



# **ECONOMIC AND DEMOGRAPHIC ANALYSIS OF MONTANA**

## **VOLUME III Housing Profile**

Prepared by



**Center for Applied Economic Research  
1500 University Drive  
Billings, MT 59101  
(406) 657-1742  
[kwagner@msubillings.edu](mailto:kwagner@msubillings.edu)**

**Information in Support of the Montana Consolidated Plan  
For the Plan Year Beginning April 1, 2007  
February 2007**



**We make every effort to ensure that our documents are fully accessible to persons with disabilities. Alternative accessible formats of this document will be provided upon request.**

**Please contact:  
Montana Department of Commerce  
(406) 841-2820 or TDD (406) 841-2702  
State Relay System 711**

## TABLE OF CONTENTS

## VOLUME III- HOUSING PROFILE

<b>HOUSING INVENTORY.....</b>		<b>1</b>
Chart	Total Housing Units .....	2
Table III.1	Number of Units by Structure Size.....	4
Table III.2	Housing Unit Estimates.....	5
<b>HOUSING CHARACTERISTICS .....</b>		<b>6</b>
<b>Year Structure was Built.....</b>		<b>6</b>
Chart	Year Structure Built.....	6
Table III.3	Year Structure Built for Montana.....	7
<b>Number of Rooms per Structure.....</b>		<b>8</b>
Chart	Number of Rooms per Structure 1990 vs. 2000.....	8
Table III.4	Number of Rooms per Structure for Montana .....	9
<b>Number of Occupants per Room .....</b>		<b>10</b>
Chart	Occupants per Room.....	10
Map	Percent of <u>Renter</u> Households with Overcrowding .....	11
Map	Percent of <u>Renter</u> Households with Severe Overcrowding .....	12
Map	Percent of <u>Owner</u> Households with Overcrowding.....	13
Map	Percent of <u>Owner</u> Households with Severe Overcrowding .....	14
Table III.5	Occupants per Room.....	15
<b>Structures Lacking Complete Plumbing or Kitchen Facilities .....</b>		<b>16</b>
Chart	Structures Lacking Complete Facilities .....	16
Map	Percent of <u>Renter</u> Households Lacking Complete Plumbing Facilities .....	17
Map	Percent of <u>Renter</u> Households Lacking Complete Kitchen Facilities .....	18
Map	Percent of <u>Owner</u> Households Lacking Complete Plumbing Facilities .....	19
Map	Percent of <u>Owner</u> Households Lacking Complete Kitchen Facilities .....	20
Table III.6	Structures Lacking Complete Plumbing and Kitchen Facilities .....	21
<b>NEW CONSTRUCTION.....</b>		<b>22</b>
Chart	Single Family Permits .....	23
Table III.7	Single Family Dwelling Construction and Electrical Permits .....	24
Table III.8	Multi-Family Dwelling Construction and Electrical Permits .....	25
Table III.9	Modular/Mobile Home and RV Electrical Permits .....	26
Table III.10	Montana Building Industry Association Single Family Housing Starts.....	27

<b>HOMEOWNERSHIP .....</b>	<b>28</b>
Table III.11 Homeownership Rate by Size of Household.....	29
Table III.12 Homeownership Rate by Age of Householder .....	30
Table III.13 Homeownership Rate by Race of Householder .....	31
<b>HOUSING COSTS .....</b>	<b>32</b>
<b>Owners .....</b>	<b>32</b>
<b>Renters.....</b>	<b>32</b>
Map Median Gross Rent by County .....	33
<b>Housing Prices .....</b>	<b>34</b>
Table III.14 ACCRA Housing Cost of Living Index.....	35
Map Median Home Values by County .....	36
Chart Average Price of Housing in Montana.....	37
Table III.15 Average Price of Housing in Montana – MT Board of Housing.....	38
Table III.16 Median Price of Housing in Montana – MT Board of Housing .....	39
<b>Total Monthly Housing Costs.....</b>	<b>40</b>
Table III.17a Average Advertised Monthly Rent Throughout Montana .....	41
Table III.17b Average Advertised For-Sale Price Throughout Montana.....	43
Table III.18 Finance, Tax, and Insurance Costs for Home Ownership.....	45
Table III.19 Monthly Utility Costs .....	46
Chart Average Costs for Renters and Homeowners.....	47
Table III.20 Monthly Cost of Housing in Montana .....	48
<b>MEDIAN FAMILY INCOME AND COST BURDEN THRESHOLDS .....</b>	<b>50</b>
Table III.21 HUD Median Family Income Categories.....	51
Table III.22 Monthly Cost Burden and Severe Cost Burden Thresholds.....	52
Map Percent of Renter Households with a Cost Burden.....	55
Map Percent of Renter Households with a Severe Cost Burden .....	56
Map Percent of Owner Households with a Cost Burden .....	57
Map Percent of Owner Households with a Severe Cost Burden.....	58
<b>SUMMARY.....</b>	<b>59</b>
Chart Percent Increase in Housing Price and Rental Rate versus Income in Montana 1998-2004.....	59
Chart Annual Cost of a Median Priced Home versus Median Household Income 1998-2004 .....	60
Chart Annual Cost of a Median Priced Home versus Median Household Income 2004 (Selected Counties) .....	61
Chart Housing Wage versus Median Wage of Selected Occupations 2004 .....	62

## **VOLUME III HOUSING PROFILE**

Volume III presents housing statistics by county for Montana using 1990 and 2000 Census data, including (a) the year the structure was built, (b) the number of units in the structure, (c) the number of rooms per structure, (d) the occupants per room, and (e) number of structures lacking complete plumbing or kitchen facilities. Census 2000 homeownership rates are analyzed as well. The Census forecast of 2001, 2002, 2003, 2004, and 2005 housing units is also presented as well as historical new construction permit data.

Current year data on total monthly housing costs are calculated including mortgage payment or rental payment, property taxes, insurance cost and utility costs. These costs are compared to median family income to determine affordability. Historical information on housing prices is presented as well.

### **HOUSING INVENTORY**

According to Census 2000, there were 102.3 million housing units in the United States, with 412,633 of these units located in Montana. A housing unit is defined as a house, an apartment, a mobile home, a group of rooms, or a single room, intended for occupancy as separate living quarters. Occupants live separately from any other people in the building and have direct access from outside the building or through a common hallway.

The largest increase in housing units from 1990 to 2000 was in the 1-unit attached category (townhouse or duplex with one common wall), although 1-unit detached homes (single-family, mobile, or modular home) still represented over two-thirds, or 67% of the total housing units in the state. Although housing units lacking either complete plumbing or kitchen facilities decreased significantly, units with more than 1.5 occupants per room (defined as severe overcrowding) increased 49.3%, or by 1,214 units from 1990 to 2000.

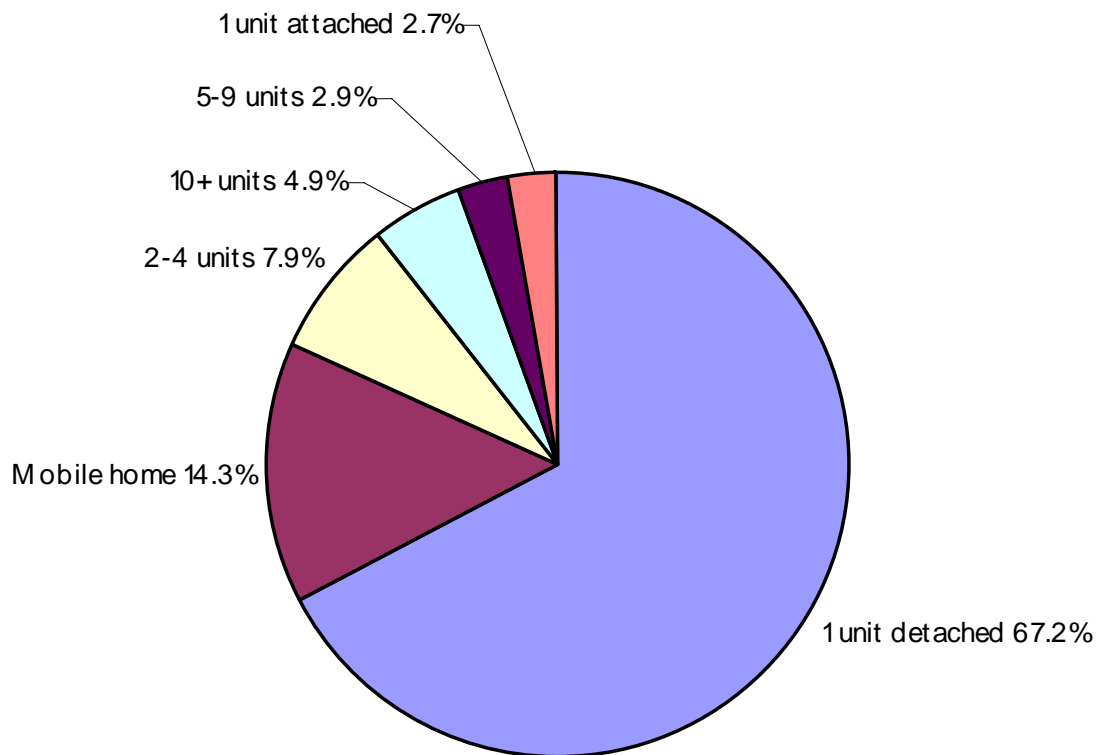
Housing units are described as lacking complete plumbing facilities if any one of these three items is not present: (1) hot and cold piped water, (2) a flushing toilet, and (3) a bathtub or shower. Housing units are described as lacking complete kitchen facilities if any one of these three items is not present: (1) a sink with piped water, (2) a range or a stove, and (3) a refrigerator.

Housing units from Census 1990 and 2000 are summarized on the following page. These units represent permanent housing, and the "other" category includes boats, RV's, and vans that are used by households as their permanent home.

## Summary Housing Characteristics for Montana U.S. Census Bureau

	1990	2000	1990-2000 % CHANGE	% (in 2000) of Total Units
<b>Total Housing Units</b>	<b>361,155</b>	<b>412,633</b>	<b>14.3%</b>	<b>100.0%</b>
<b>Units in Structure</b>				
1 unit detached	237,533	276,433	16.4%	67.0%
1 unit attached	8,432	11,044	31.0%	2.7%
2-4 units	29,327	32,776	11.8%	7.9%
5-9 units	10,376	11,854	14.2%	2.9%
10+ units	16,931	20,288	19.8%	4.9%
Mobile Home	54,046	58,957	9.1%	14.3%
Other	4,510	1,281	-71.6%	0.3%
<b>Occupants per Room</b>				
Occupied Housing Units	306,163	358,667	17.1%	86.9%
1.00 or less	297,277	347,425	16.9%	84.2%
1.01 to 1.50	6,424	7,566	17.8%	1.8%
1.51+	2,462	3,676	49.3%	0.9%
<b>Lacking Facilities</b>				
Lack Complete Plumbing	7,011	2,776	-60.4%	0.7%
Lack Complete Kitchen	6,517	3,775	-42.1%	0.9%

**TOTAL HOUSING UNITS – by Units per Structure  
Census 2000**



The detail by county of units by structure size is shown in Table III.1 following. The table represents the total number of housing units categorized by the size of the structure. It does not represent the number of structures.

The Census Bureau also estimates housing units annually, using the most recent census figures as their base. Total housing units in Montana increased by 3.8%, or 15,724 units from 2000 to 2005. The increase from 2004 to 2005 (5,097 units) was 73% greater than the increase from 2003 to 2004 (2,932 units).

From 2000 (Census 2000) to 2005, twenty of Montana's counties had decreases in total units, 6 counties showed no change, thirteen counties showed a small increase of 1% or less, and seventeen counties showed an increase over 1% in total units. Nine counties had increases over 2%: Stillwater (2.1%), Lake (2.4%), Sweet Grass (2.5%), Ravalli (2.7%), Carbon (2.8%), Flathead (5.5%), Yellowstone (5.8%), Missoula (8.5%) and Gallatin (15.6%). Housing unit estimates by county are shown in Table III.2 following.

**TABLE III.1**  
**NUMBER OF UNITS BY STRUCTURE SIZE**  
**2000 CENSUS**

COUNTY	Housing Units	Housing Units by Structure Size									
		1 Unit Detached	1 Unit Attached	2 Units	3-4 Units	5-9 Units	10-19 Units	20-49 Units	50+ Units	Mobile Home	Boat, RV Van, etc.
Beaverhead	4,571	3,064	79	202	130	62	60	58	64	826	26
Big Horn	4,655	3,286	116	80	83	62	25	79	4	914	6
Blaine	2,947	2,092	22	113	88	71	68	39	0	442	12
Broadwater	2,002	1,352	14	23	69	23	23	2	0	456	40
Carbon	5,494	4,251	71	104	134	69	31	18	0	797	19
Carter	811	581	14	7	2	2	13	0	0	190	2
Cascade	35,225	21,850	1,553	1,488	1,872	1,396	1,348	1,233	894	3,521	70
Chouteau	2,776	2,215	41	34	24	26	57	2	0	373	4
Custer	5,360	3,631	64	195	291	269	130	53	5	722	0
Daniels	1,154	987	6	16	22	18	17	0	0	88	0
Dawson	4,168	3,144	70	89	128	97	69	31	7	518	15
Deer Lodge	4,958	3,879	139	115	151	59	68	158	97	289	3
Fallon	1,410	1,024	8	31	36	18	14	3	0	276	0
Fergus	5,558	3,955	42	64	195	135	58	106	63	926	14
Flathead	34,773	23,829	830	932	1,422	602	453	453	492	5,640	120
Gallatin	29,489	16,930	1,575	1,382	2,859	1,152	699	619	485	3,736	52
Garfield	961	716	9	9	15	0	0	0	0	208	4
Glacier	5,243	3,518	214	193	118	181	80	37	6	857	39
Golden Valley	450	372	9	0	0	4	0	0	0	65	0
Granite	2,074	1,552	10	18	40	8	5	0	0	437	4
Hill	7,453	4,836	183	278	377	322	159	76	154	1,053	15
Jefferson	4,199	3,282	31	34	50	16	43	14	0	705	24
Judith Basin	1,325	996	18	11	4	0	4	17	0	273	2
Lake	13,605	10,208	96	300	327	223	69	112	55	2,130	85
Lewis and Clark	25,672	16,175	585	1,062	1,662	638	544	356	561	4,017	72
Liberty	1,070	715	21	22	9	83	10	46	2	162	0
Lincoln	9,319	6,587	62	120	146	107	67	34	10	2,096	90
McCone	1,087	865	6	14	20	18	0	3	0	159	2
Madison	4,671	3,227	178	86	112	146	141	41	51	672	17
Meagher	1,363	1,015	8	21	19	35	2	0	0	244	19
Mineral	1,961	1,235	20	28	27	20	0	0	0	592	39
Missoula	41,319	24,835	1,233	2,078	2,936	1,460	1,065	766	1,319	5,528	99
Musselshell	2,317	1,659	37	31	43	28	20	0	0	473	26
Park	8,247	5,731	146	257	257	186	139	137	71	1,307	16
Petroleum	292	218	0	0	0	6	0	0	0	68	0
Phillips	2,502	1,819	17	30	107	69	43	0	0	405	12
Pondera	2,834	2,081	77	43	34	173	48	25	0	353	0
Powder River	1,007	682	0	15	11	6	7	0	0	279	7
Powell	2,930	2,166	29	40	53	60	32	39	0	509	2
Prairie	718	568	2	3	6	11	11	13	0	102	2
Ravalli	15,946	11,833	267	344	354	154	134	162	92	2,533	73
Richland	4,557	3,231	43	130	220	151	56	71	104	551	0
Roosevelt	4,044	3,138	75	105	90	62	66	5	0	503	0
Rosebud	3,912	2,314	149	116	138	67	50	23	28	1,003	24
Sanders	5,271	3,775	70	58	65	67	28	29	0	1,132	47
Sheridan	2,167	1,724	13	40	89	52	21	0	0	228	0
Silver Bow	16,176	11,281	279	702	664	592	338	402	338	1,570	10
Stillwater	3,947	2,934	27	39	63	45	11	37	0	763	28
Sweet Grass	1,860	1,423	29	26	37	30	8	5	0	272	30
Teton	2,910	2,261	56	53	25	102	27	22	33	331	0
Toole	2,300	1,648	55	51	48	107	54	34	13	290	0
Treasure	422	313	2	0	0	0	14	0	0	91	2
Valley	4,847	3,172	367	142	646	102	56	22	2	331	7
Wheatland	1,154	885	11	13	36	17	6	0	0	178	8
Wibaux	587	418	2	15	29	2	21	2	0	98	0
Yellowstone	54,563	34,955	1,964	2,368	2,623	2,443	1,114	951	1,377	6,675	93
<b>MONTANA</b>	<b>412,633</b>	<b>276,433</b>	<b>11,044</b>	<b>13,770</b>	<b>19,006</b>	<b>11,854</b>	<b>7,626</b>	<b>6,335</b>	<b>6,327</b>	<b>58,957</b>	<b>1,281</b>



**TABLE III-2**  
**Housing Unit Estimates**  
**U.S. Census Bureau**

County	Census 2000	7/1/2000 Estimate	7/1/2001 Estimate	7/1/2002 Estimate	7/1/2003 Estimate	7/1/2004 Estimate	7/1/2005 Estimate	% Change 2000-2005
Beaverhead	4,571	4,573	4,582	4,585	4,578	4,575	4,615	1.0%
Big Horn	4,655	4,656	4,662	4,659	4,659	4,656	4,679	0.5%
Blaine	2,947	2,947	2,948	2,946	2,944	2,938	2,947	0.0%
Broadwater	2,002	2,004	2,011	2,014	2,016	2,018	2,030	1.4%
Carbon	5,494	5,500	5,523	5,534	5,536	5,571	5,650	2.8%
Carter	811	811	811	810	808	806	808	-0.4%
Cascade	35,225	35,240	35,300	35,399	35,445	35,568	35,707	1.4%
Chouteau	2,776	2,776	2,775	2,771	2,767	2,765	2,782	0.2%
Custer	5,360	5,361	5,364	5,355	5,346	5,339	5,343	-0.3%
Daniels	1,154	1,154	1,153	1,152	1,150	1,149	1,146	-0.7%
Dawson	4,168	4,167	4,164	4,156	4,147	4,143	4,152	-0.4%
Deer Lodge	4,958	4,958	4,959	4,964	4,971	5,014	5,027	1.4%
Fallon	1,410	1,410	1,410	1,409	1,408	1,411	1,416	0.4%
Fergus	5,558	5,558	5,558	5,550	5,554	5,545	5,558	0.0%
Flathead	34,773	34,831	35,067	35,325	35,693	36,077	36,674	5.5%
Gallatin	29,489	29,665	30,371	30,940	31,567	32,266	34,097	15.6%
Garfield	961	961	961	959	958	955	959	-0.2%
Glacier	5,243	5,243	5,244	5,236	5,228	5,219	5,252	0.2%
Golden Valley	450	450	449	448	447	446	449	-0.2%
Granite	2,074	2,074	2,074	2,071	2,070	2,066	2,080	0.3%
Hill	7,453	7,453	7,453	7,445	7,437	7,428	7,445	-0.1%
Jefferson	4,199	4,200	4,204	4,199	4,193	4,187	4,213	0.3%
Judith Basin	1,325	1,325	1,325	1,322	1,319	1,316	1,324	-0.1%
Lake	13,605	13,621	13,686	13,743	13,809	13,836	13,929	2.4%
Lewis and Clark	25,672	25,695	25,789	25,813	25,882	25,962	26,166	1.9%
Liberty	1,070	1,070	1,069	1,067	1,065	1,063	1,070	0.0%
Lincoln	9,319	9,326	9,354	9,358	9,348	9,337	9,392	0.8%
Madison	4,671	4,671	4,673	4,667	4,677	4,685	4,734	1.3%
McCone	1,087	1,087	1,086	1,084	1,081	1,079	1,082	-0.5%
Meagher	1,363	1,363	1,362	1,360	1,357	1,354	1,363	0.0%
Mineral	1,961	1,963	1,971	1,969	1,970	1,973	1,988	1.4%
Missoula	41,319	41,455	42,005	42,460	43,498	44,351	44,834	8.5%
Musselshell	2,317	2,317	2,318	2,314	2,309	2,304	2,311	-0.3%
Park	8,247	8,250	8,261	8,279	8,317	8,313	8,387	1.7%
Petroleum	292	292	292	292	291	290	292	0.0%
Phillips	2,502	2,502	2,502	2,498	2,494	2,490	2,498	-0.2%
Pondera	2,834	2,834	2,832	2,828	2,822	2,818	2,822	-0.4%
Powder River	1,007	1,007	1,008	1,007	1,005	1,003	1,009	0.2%
Powell	2,930	2,930	2,928	2,925	2,918	2,911	2,931	0.0%
Prairie	718	718	717	715	714	714	715	-0.4%
Ravalli	15,946	15,965	16,041	16,089	16,164	16,224	16,374	2.7%
Richland	4,557	4,558	4,561	4,555	4,555	4,559	4,562	0.1%
Roosevelt	4,044	4,043	4,042	4,035	4,030	4,025	4,038	-0.1%
Rosebud	3,912	3,914	3,923	3,922	3,925	3,919	3,930	0.5%
Sanders	5,271	5,275	5,291	5,294	5,291	5,293	5,330	1.1%
Sheridan	2,167	2,166	2,164	2,161	2,156	2,151	2,154	-0.6%
Silver Bow	16,176	16,178	16,185	16,212	16,196	16,199	16,228	0.3%
Stillwater	3,947	3,953	3,977	3,996	4,004	4,005	4,028	2.1%
Sweet Grass	1,860	1,866	1,889	1,902	1,900	1,901	1,907	2.5%
Teton	2,910	2,910	2,911	2,911	2,905	2,905	2,914	0.1%
Toole	2,300	2,300	2,300	2,298	2,293	2,291	2,291	-0.4%
Treasure	422	422	422	421	420	419	420	-0.5%
Valley	4,847	4,845	4,838	4,827	4,817	4,810	4,830	-0.4%
Wheatland	1,154	1,154	1,153	1,150	1,147	1,144	1,151	-0.3%
Wibaux	587	587	586	585	584	583	584	-0.5%
Yellowstone	54,563	54,670	55,100	55,550	56,143	56,891	57,740	5.8%
<b>Montana</b>	<b>412,633</b>	<b>413,224</b>	<b>415,604</b>	<b>417,536</b>	<b>420,328</b>	<b>423,260</b>	<b>428,357</b>	<b>3.8%</b>

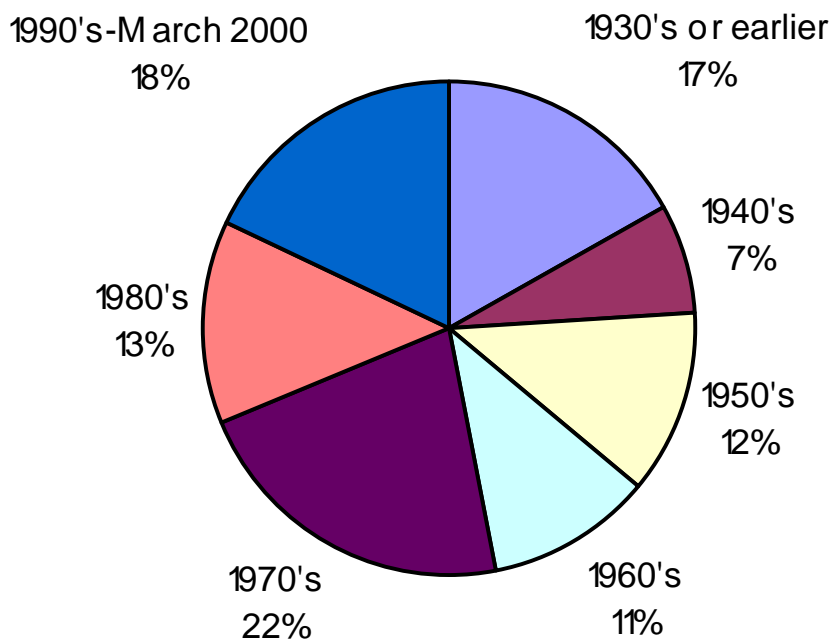
## HOUSING CHARACTERISTICS

Housing characteristics collected by the Census Bureau include the year the structure was built, number of rooms per structure, number of occupants per room, and units lacking complete kitchen or plumbing facilities.

### Year Structure was Built

Based on Census 2000 data, the age of Montana's housing units are as follows:

<u>Year Built</u>	<u>Approx. Age</u>	<u>% of Occupied Units</u>
1939 or earlier	61+ years	17%
1940-1949	51-60 years	7%
1950-1959	41-50 years	12%
1960-1969	31-40 years	11%
1970-1979	21-30 years	22%
1980-1989	11-20 years	13%
1990-1994	6-10 years	7%
1995-1998	2-5 years	8%
1999-March 2000	1 year or less	<u>3%</u>
		100%



As of March 2000, almost one-half (47%) of Montana's housing units were 31 years old or older (built in the 1960's or earlier), while only 18% were 10 years old or less. The detail by county of the year structure was built is Table III.3 on the following page.

**TABLE III.3**  
**YEAR STRUCTURE BUILT FOR MONTANA**  
**2000 CENSUS**

COUNTY	Total Housing Units	1939 or Earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1994	1995-1998	1999 to March 2000
Beaverhead	4,571	903	367	478	558	967	618	198	422	60
Big Horn	4,655	632	361	505	612	1,271	846	157	197	74
Blaine	2,947	699	227	307	293	724	447	94	127	29
Broadwater	2,002	443	95	124	103	509	268	184	148	128
Carbon	5,494	1,711	385	380	412	968	610	293	499	236
Carter	811	238	81	97	78	164	83	33	28	9
Cascade	35,225	6,591	3,072	6,208	6,443	6,600	2,897	1,152	1,653	609
Chouteau	2,776	963	244	388	265	388	240	75	199	14
Custer	5,360	1,604	525	631	536	1,299	399	156	164	46
Daniels	1,154	426	138	193	99	168	75	28	25	2
Dawson	4,168	1,024	353	857	491	898	467	48	22	8
Deer Lodge	4,958	1,860	608	964	458	588	156	111	158	55
Fallon	1,410	302	131	224	186	283	166	47	54	17
Fergus	5,558	1,906	471	785	520	891	453	196	290	46
Flathead	34,773	3,658	2,009	2,885	3,273	7,644	5,934	3,653	4,441	1,276
Gallatin	29,489	3,592	1,159	1,810	2,423	6,505	4,511	3,246	4,522	1,721
Garfield	961	276	59	77	126	184	141	29	54	15
Glacier	5,243	528	491	692	620	1,354	802	393	297	66
Golden Valley	450	181	41	28	52	67	36	13	17	15
Granite	2,074	495	146	239	212	408	246	144	141	43
Hill	7,453	1,359	776	1,432	681	1,835	920	182	208	60
Jefferson	4,199	616	191	208	283	1,231	613	455	477	125
Judith Basin	1,325	460	108	119	123	224	154	73	51	13
Lake	13,605	1,671	688	891	1,642	3,156	2,408	1,408	1,315	426
Lewis & Clark	25,672	4,578	1,175	2,290	2,703	6,451	3,699	1,748	2,413	615
Liberty	1,070	260	100	176	95	229	116	30	60	4
Lincoln	9,319	897	588	945	1,347	2,000	1,525	869	825	323
McCone	1,087	252	113	261	152	171	89	11	30	8
Madison	4,671	923	192	298	325	916	672	558	606	181
Meagher	1,363	393	146	189	142	209	144	58	64	18
Mineral	1,961	202	93	261	220	493	263	164	188	77
Missoula	41,319	5,122	2,377	4,321	5,311	10,038	4,897	3,710	4,283	1,260
Musselshell	2,317	708	219	153	180	486	274	102	152	43
Park	8,247	2,279	595	674	660	1,454	949	603	767	266
Petroleum	292	83	45	19	22	36	33	20	29	5
Phillips	2,502	716	160	264	227	628	340	59	100	8
Ponderosa	2,834	623	340	570	316	477	269	110	98	31
Powder River	1,007	170	107	112	116	243	137	57	50	15
Powell	2,930	886	286	357	246	520	302	126	178	29
Prairie	718	325	82	82	52	99	36	15	12	15
Ravalli	15,946	1,910	645	994	1,007	3,806	2,519	2,090	2,249	726
Richland	4,557	962	387	618	526	1,039	658	153	108	106
Roosevelt	4,044	723	379	572	463	824	678	191	151	63
Rosebud	3,912	539	221	212	327	1,262	937	220	154	40
Sanders	5,271	736	356	561	558	1,189	822	401	491	157
Sheridan	2,167	674	211	332	233	367	259	22	49	20
Silverbow	16,176	6,556	1,504	2,094	1,373	2,384	907	452	780	126
Stillwater	3,947	729	349	371	326	723	567	270	463	149
Sweet Grass	1,860	578	95	162	190	327	172	110	152	74
Teton	2,910	787	476	349	256	442	244	145	151	60
Toole	2,300	522	316	455	269	356	217	78	68	19
Treasure	422	143	57	33	34	66	60	5	17	7
Valley	4,847	984	330	1,391	1,033	560	380	52	75	42
Wheatland	1,154	460	120	174	83	159	100	13	35	10
Wibaux	587	208	54	75	47	84	70	13	23	13
Yellowstone	54,563	5,219	4,037	8,943	6,423	13,376	8,495	2,927	3,801	1,342
Montana	412,633	72,285	28,881	48,830	45,751	89,740	54,320	27,750	34,131	10,945

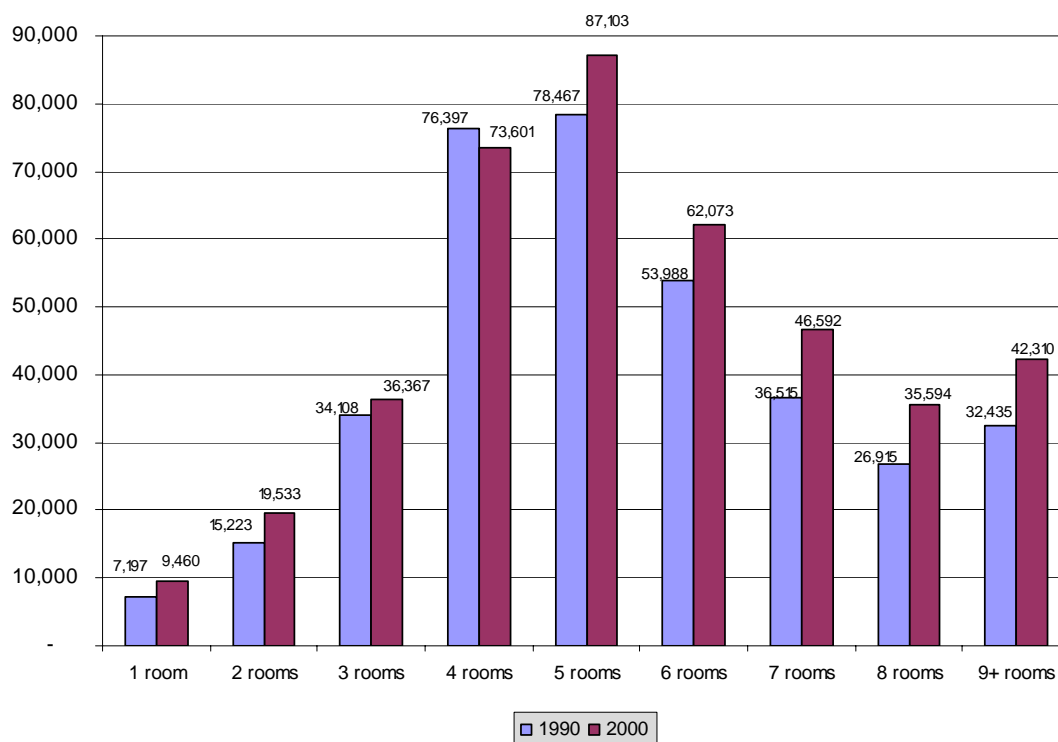
## Number of Rooms per Structure

The number of total rooms per structure is reported by room for 1 - 8 rooms, for 9 or more rooms, and for the median number of rooms. Median is the number where one-half of the structures have more rooms, and one-half of the structures have fewer rooms. In Montana, the median number of rooms is 5.3, and the median by county ranges from 4.6 rooms (Granite) to 5.9 rooms (Dawson). See Table III.4 for detail by county.

From 1990 to 2000, the category with the greatest percentage increase was 8 rooms (32% increase). However, this category only makes up 9% of occupied housing units:

<u>Number of Rooms</u>	<u>% of Occupied Housing Units</u>	<u>% Change 1990 to 2000</u>
1	2%	31% increase
2	5%	28% increase
3	9%	7% increase
4	18%	4% decrease
5	21%	11% increase
6	15%	15% increase
7	11%	28% increase
8	9%	32% increase
9+	10%	30% increase

In 2000, 54% of Montana's occupied housing units had between 4 and 6 rooms; however, these three categories combined only increased 7% between 1990 and 2000. While units with 7 or more rooms were 30% of occupied units, these three categories increased 96% between 1990 and 2000.



**TABLE III.4**  
**NUMBER OF ROOMS PER STRUCTURE FOR MONTANA**  
**2000 CENSUS**

COUNTY	1 Room	2 Rooms	3 Rooms	4 rooms	5 Rooms	6 Rooms	7 Rooms	8 Rooms	9+ Rooms	Median Rooms
Beaverhead	119	291	430	881	860	625	509	347	509	5.2
Big Horn	70	214	375	908	1,414	800	436	232	206	5.0
Blaine	46	84	294	541	763	536	291	164	228	5.2
Broadwater	38	69	166	278	517	279	232	195	228	5.4
Carbon	105	177	482	1,043	1,263	979	596	414	435	5.2
Carter	15	9	74	148	206	162	73	39	85	5.3
Cascade	815	1,885	3,180	6,613	6,780	4,828	4,023	3,469	3,632	5.3
Chouteau	21	53	203	417	680	492	318	260	332	5.5
Custer	64	197	438	1,077	1,044	726	547	482	785	5.4
Daniels	5	24	99	169	288	192	143	74	160	5.5
Dawson	27	96	260	638	819	577	493	459	799	5.9
Deer Lodge	199	181	543	1,125	1,109	774	392	393	242	4.9
Fallon	6	20	90	182	346	216	184	181	185	5.8
Fergus	104	183	435	974	1,316	935	726	391	494	5.3
Flathead	932	1,737	3,175	6,158	7,442	5,572	4,075	2,672	3,010	5.2
Gallatin	530	1,588	2,547	5,121	5,986	4,345	3,490	2,565	3,317	5.3
Garfield	65	39	87	230	215	130	92	42	61	4.8
Glacier	115	310	462	1,160	1,211	869	540	337	239	5.0
Golden Valley	7	13	31	91	118	95	33	26	36	5.2
Granite	132	169	246	466	405	238	202	89	127	4.6
Hill	126	281	735	1,428	1,403	1,006	924	685	865	5.3
Jefferson	81	141	297	525	773	787	552	480	563	5.9
Judith Basin	14	70	90	218	331	220	123	137	122	5.3
Lake	386	642	1,395	2,441	2,771	2,138	1,551	1,149	1,132	5.2
Lewis & Clark	673	1,294	2,096	4,608	5,017	3,589	2,821	2,501	3,073	5.3
Liberty	11	43	91	149	207	134	161	111	163	5.8
Lincoln	234	590	901	1,712	2,354	1,474	995	554	505	5.0
McCone	4	20	65	171	224	197	170	101	135	5.8
Madison	241	268	390	897	1,058	761	503	299	254	5.0
Meagher	80	86	134	300	259	227	105	56	116	4.8
Mineral	80	110	233	440	447	257	191	84	119	4.8
Missoula	1,518	2,631	4,128	7,617	8,163	5,292	4,424	3,407	4,139	5.1
Musselshell	43	65	205	468	600	351	219	165	201	5.1
Park	334	484	807	1,458	1,789	1,238	965	540	632	5.1
Petroleum	3	5	28	73	75	46	16	29	17	5.0
Phillips	64	99	272	453	494	388	243	213	276	5.2
Ponderosa	41	155	262	462	610	461	316	257	270	5.3
Powder River	22	25	73	179	256	122	127	111	92	5.3
Powell	53	125	246	489	706	505	356	170	280	5.3
Prairie	11	40	17	129	161	113	65	96	86	5.5
Ravalli	246	593	1,404	2,694	3,690	2,960	1,941	1,109	1,309	5.3
Richland	34	151	349	765	1,058	554	479	575	592	5.4
Roosevelt	26	108	258	681	1,090	833	465	265	318	5.4
Rosebud	81	272	313	576	1,002	604	478	241	345	5.2
Sanders	150	267	594	1,090	1,296	832	525	259	258	4.9
Sheridan	9	52	124	372	454	381	301	194	280	5.7
Silverbow	312	583	1,488	3,520	3,702	2,247	1,752	1,199	1,373	5.1
Stillwater	58	184	290	629	907	662	503	376	338	5.4
Sweet Grass	70	106	156	304	383	315	184	172	170	5.3
Teton	51	119	176	480	696	530	346	272	240	5.4
Toole	41	90	217	396	447	312	357	215	225	5.4
Treasure	8	10	25	55	120	101	50	33	20	5.4
Valley	23	93	309	673	1,106	1,334	478	331	500	5.7
Wheatland	8	47	87	239	258	185	119	91	120	5.3
Wibaux	39	24	40	94	125	93	54	52	66	5.3
Yellowstone	870	2,321	4,455	8,596	10,289	7,454	6,338	6,234	8,006	5.6
Montana	9,460	19,533	36,367	73,601	87,103	62,073	46,592	35,594	42,310	5.3

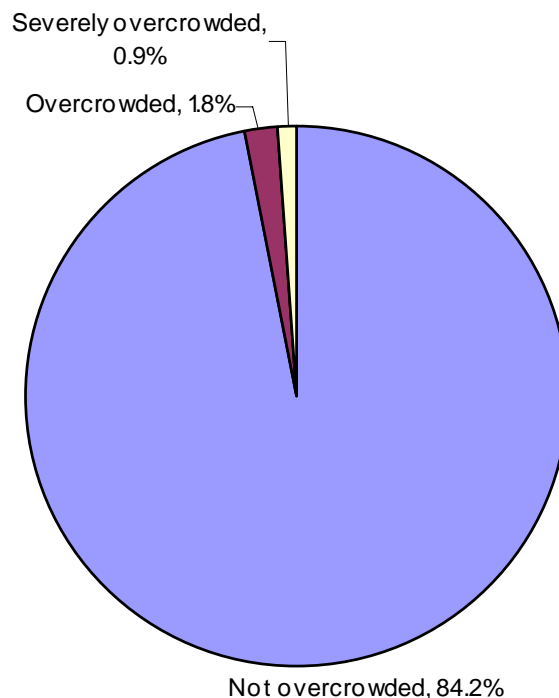
## Number of Occupants per Room

The Census defines more than one person per room (total rooms in the home, not just bedrooms) as overcrowding; more than 1.50 persons per room is defined as severe overcrowding. In 2000, 3.1% (11,242) of Montana's households were considered overcrowded and one-third (3,676) of those were considered severely overcrowded. In 1990, 2.5% (8,886) of households were considered overcrowded. There was a 27% increase in the number of households defined as overcrowded between 1990 and 2000.

---

### OCCUPANTS PER ROOM Census 2000

1.00 and less = not overcrowded  
1.01 to 1.50 = overcrowded  
1.51 and over = severely overcrowded

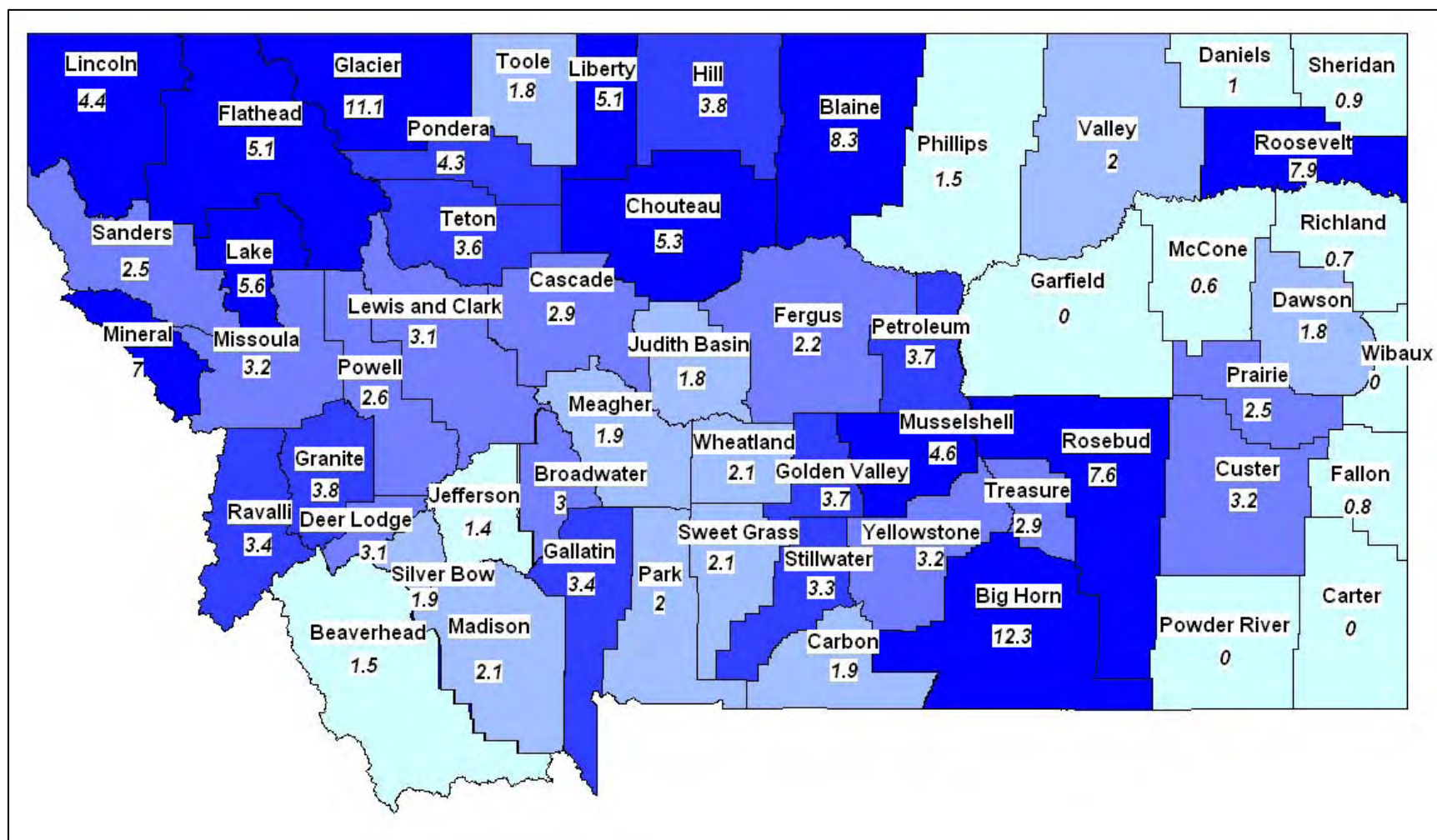


Detail by county of the number of occupants per room (Table III.5) is on page 15.

Maps showing overcrowding by county also follow:

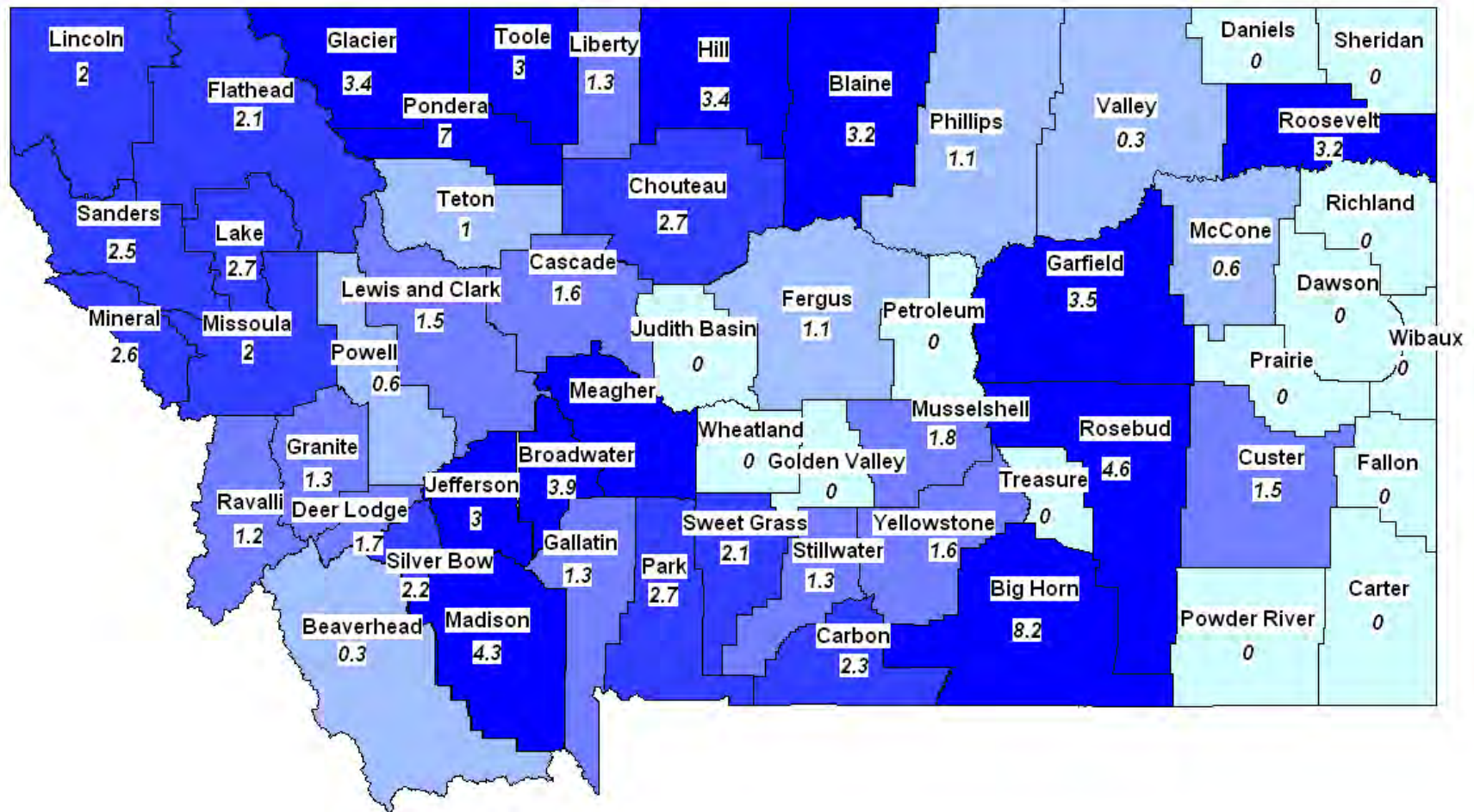
- Percent of Renter Households with Overcrowding
- Percent of Renter Households with Severe Overcrowding
- Percent of Owner Households with Overcrowding
- Percent of Owner Households with Severe Overcrowding

# **Percent of Renter Households with Overcrowding Census 2000**



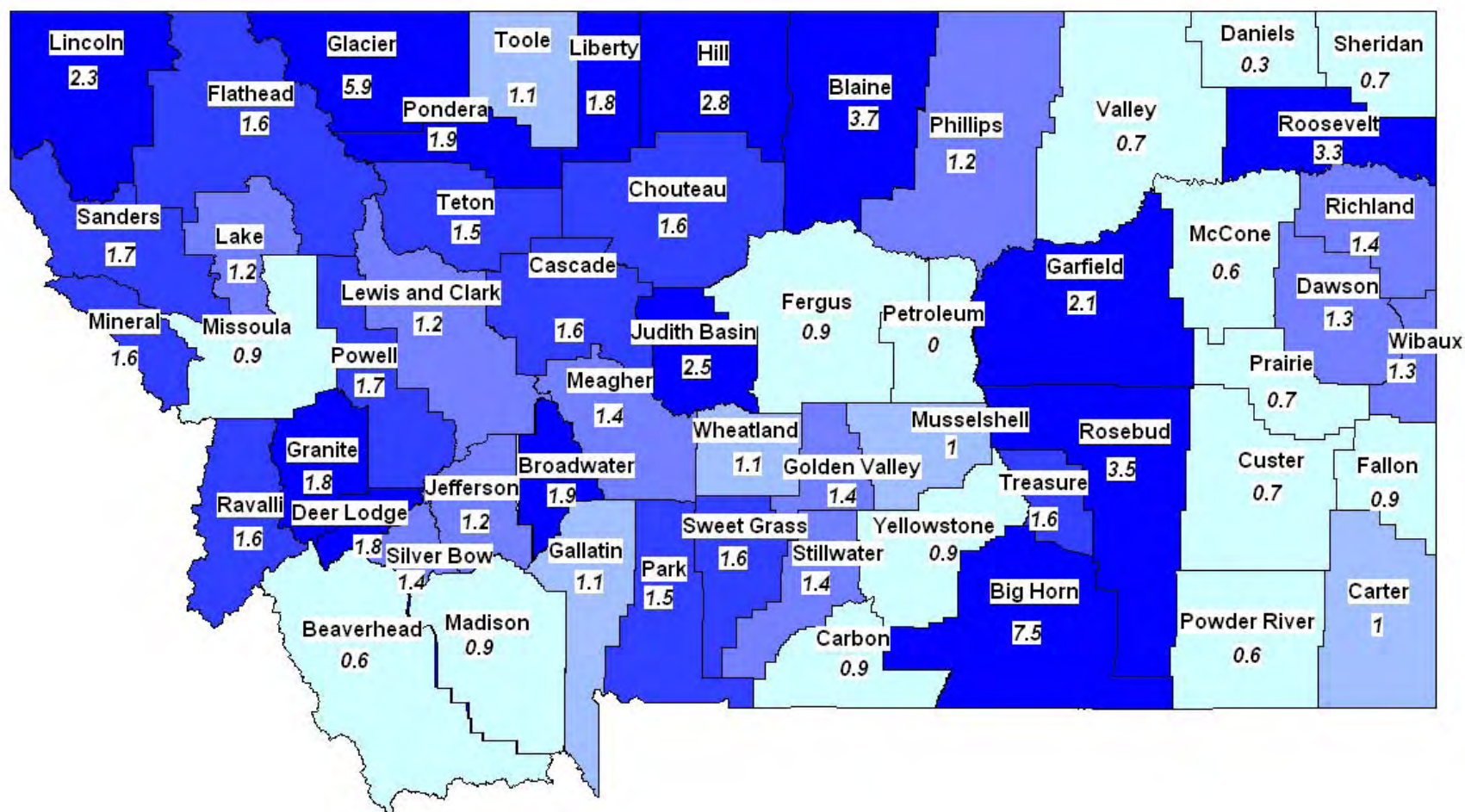


***Percent of Renter Households with Severe Overcrowding  
Census 2000***

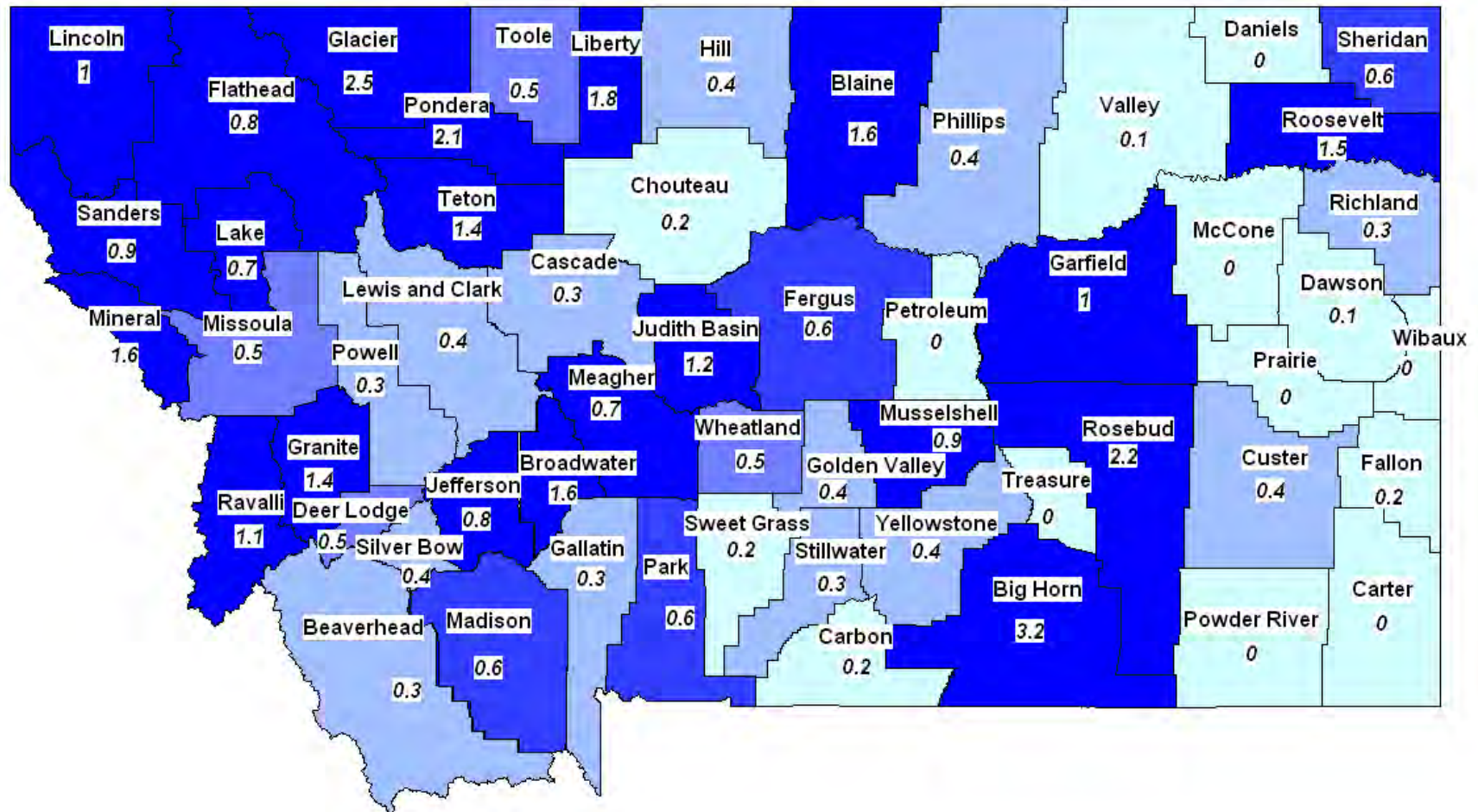




## *Percent of Owner Households with Overcrowding Census 2000*



***Percent of Owner Households with Severe Overcrowding  
Census 2000***



**TABLE III.5**  
**OCCUPANTS PER ROOM FOR MONTANA**  
**2000 CENSUS**

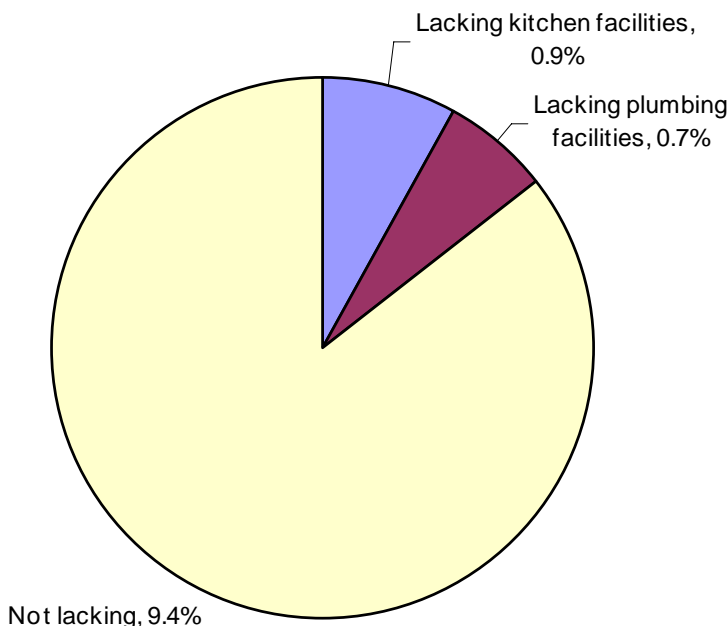
<b>COUNTY</b>	<b>Total Occupied Housing Units</b>	<b>Less Than 1.00 Persons Per Room</b>	<b>% of Total Units</b>	<b>1.01 to 1.50 Persons Per Room</b>	<b>% of Total Units</b>	<b>1.51 Persons and Over Per Room</b>	<b>% of Total Units</b>
Beaverhead	3,684	3,639	98.8%	34	0.9%	11	0.3%
Big Horn	3,924	3,368	85.8%	361	9.2%	195	5.0%
Blaine	2,501	2,308	92.3%	138	5.5%	55	2.2%
Broadwater	1,752	1,678	95.8%	38	2.2%	36	2.1%
Carbon	4,065	3,986	98.1%	48	1.2%	31	0.8%
Carter	543	539	99.3%	4	0.7%	0	0.0%
Cascade	32,547	31,626	97.2%	680	2.1%	241	0.7%
Chouteau	2,226	2,142	96.2%	62	2.8%	22	1.0%
Custer	4,768	4,664	97.8%	67	1.4%	37	0.8%
Daniels	892	888	99.6%	4	0.4%	0	0.0%
Dawson	3,625	3,569	98.5%	53	1.5%	3	0.1%
Deer Lodge	3,995	3,879	97.1%	84	2.1%	32	0.8%
Fallon	1,140	1,128	98.9%	10	0.9%	2	0.2%
Fergus	4,860	4,767	98.1%	59	1.2%	34	0.7%
Flathead	29,588	28,502	96.3%	745	2.5%	341	1.2%
Gallatin	26,323	25,633	97.4%	513	1.9%	177	0.7%
Garfield	532	515	96.8%	8	1.5%	9	1.7%
Glacier	4,304	3,844	89.3%	338	7.9%	122	2.8%
Golden Valley	365	357	97.8%	7	1.9%	1	0.3%
Granite	1,200	1,156	96.3%	28	2.3%	16	1.3%
Hill	6,457	6,157	95.4%	204	3.2%	96	1.5%
Jefferson	3,747	3,655	97.5%	47	1.3%	45	1.2%
Judith Basin	951	920	96.7%	22	2.3%	9	0.9%
Lake	10,192	9,808	96.2%	252	2.5%	132	1.3%
Lewis and Clark	22,850	22,278	97.5%	407	1.8%	165	0.7%
Liberty	833	796	95.6%	23	2.8%	14	1.7%
Lincoln	7,764	7,450	96.0%	216	2.8%	98	1.3%
McCone	810	804	99.3%	5	0.6%	1	0.1%
Madison	2,956	2,868	97.0%	37	1.3%	51	1.7%
Meagher	803	780	97.1%	12	1.5%	11	1.4%
Mineral	1,584	1,506	95.1%	48	3.0%	30	1.9%
Missoula	38,439	37,336	97.1%	684	1.8%	419	1.1%
Musselshell	1,878	1,823	97.1%	34	1.8%	21	1.1%
Park	6,828	6,624	97.0%	117	1.7%	87	1.3%
Petroleum	211	209	99.1%	2	0.9%	0	0.0%
Phillips	1,848	1,814	98.2%	23	1.2%	11	0.6%
Pondera	2,410	2,261	93.8%	63	2.6%	86	3.6%
Powder River	737	734	99.6%	3	0.4%	0	0.0%
Powell	2,422	2,366	97.7%	47	1.9%	9	0.4%
Prairie	537	531	98.9%	6	1.1%	0	0.0%
Ravalli	14,289	13,841	96.9%	290	2.0%	158	1.1%
Richland	3,878	3,823	98.6%	47	1.2%	8	0.2%
Roosevelt	3,581	3,332	93.0%	175	4.9%	74	2.1%
Rosebud	3,307	3,050	92.2%	159	4.8%	98	3.0%
Sanders	4,273	4,137	96.8%	82	1.9%	54	1.3%
Sheridan	1,741	1,720	98.8%	13	0.7%	8	0.5%
Silver Bow	14,432	14,068	97.5%	226	1.6%	138	1.0%
Stillwater	3,234	3,157	97.6%	60	1.9%	17	0.5%
Sweet Grass	1,476	1,441	97.6%	25	1.7%	10	0.7%
Teton	2,538	2,455	96.7%	51	2.0%	32	1.3%
Toole	1,962	1,912	97.5%	26	1.3%	24	1.2%
Treasure	357	350	98.0%	7	2.0%	0	0.0%
Valley	3,150	3,113	98.8%	32	1.0%	5	0.2%
Wheatland	853	838	98.2%	12	1.4%	3	0.4%
Wibaux	421	417	99.0%	4	1.0%	0	0.0%
Yellowstone	52,084	50,863	97.7%	824	1.6%	397	0.8%
<b>MONTANA</b>	<b>358,667</b>	<b>347,425</b>	<b>96.9%</b>	<b>7,566</b>	<b>2.1%</b>	<b>3,676</b>	<b>1.0%</b>

## Structures Lacking Complete Plumbing or Kitchen Facilities

The absence of either complete plumbing or kitchen facilities is defined as substandard living conditions. Fortunately, only 0.8% of Montana's occupied housing units lacked complete plumbing facilities, and only 1.1% lacked complete kitchen facilities. These figures have decreased about 50% since the 1990 Census.

---

**STRUCTURES LACKING COMPLETE FACILITIES**  
Census 2000



---

Housing units are described as lacking complete plumbing facilities if any one of these three items is not present: (1) hot and cold piped water, (2) a flushing toilet, and (3) a bathtub or shower. Housing units are described as lacking complete kitchen facilities if any one of these three items is not present: (1) a sink with piped water, (2) a range or a stove, and (3) a refrigerator.

Detail by county of structures lacking complete plumbing or kitchen facilities (Table III.6) is on page 21.

Maps showing structures that lack facilities by county also follow:

Percent of Renter Households Lacking Complete Plumbing Facilities

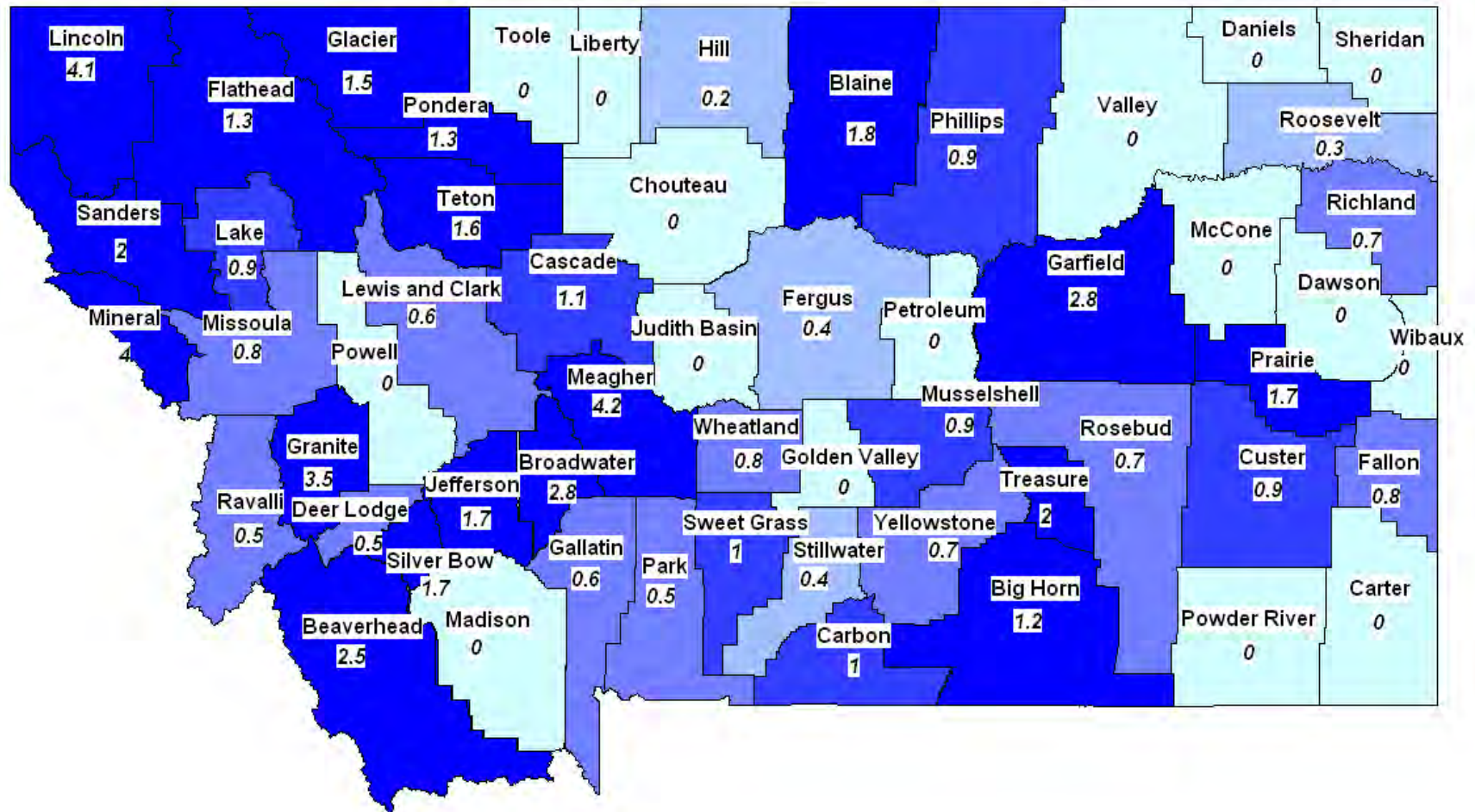
Percent of Renter Households Lacking Complete Kitchen Facilities

Percent of Owner Households Lacking Complete Plumbing Facilities

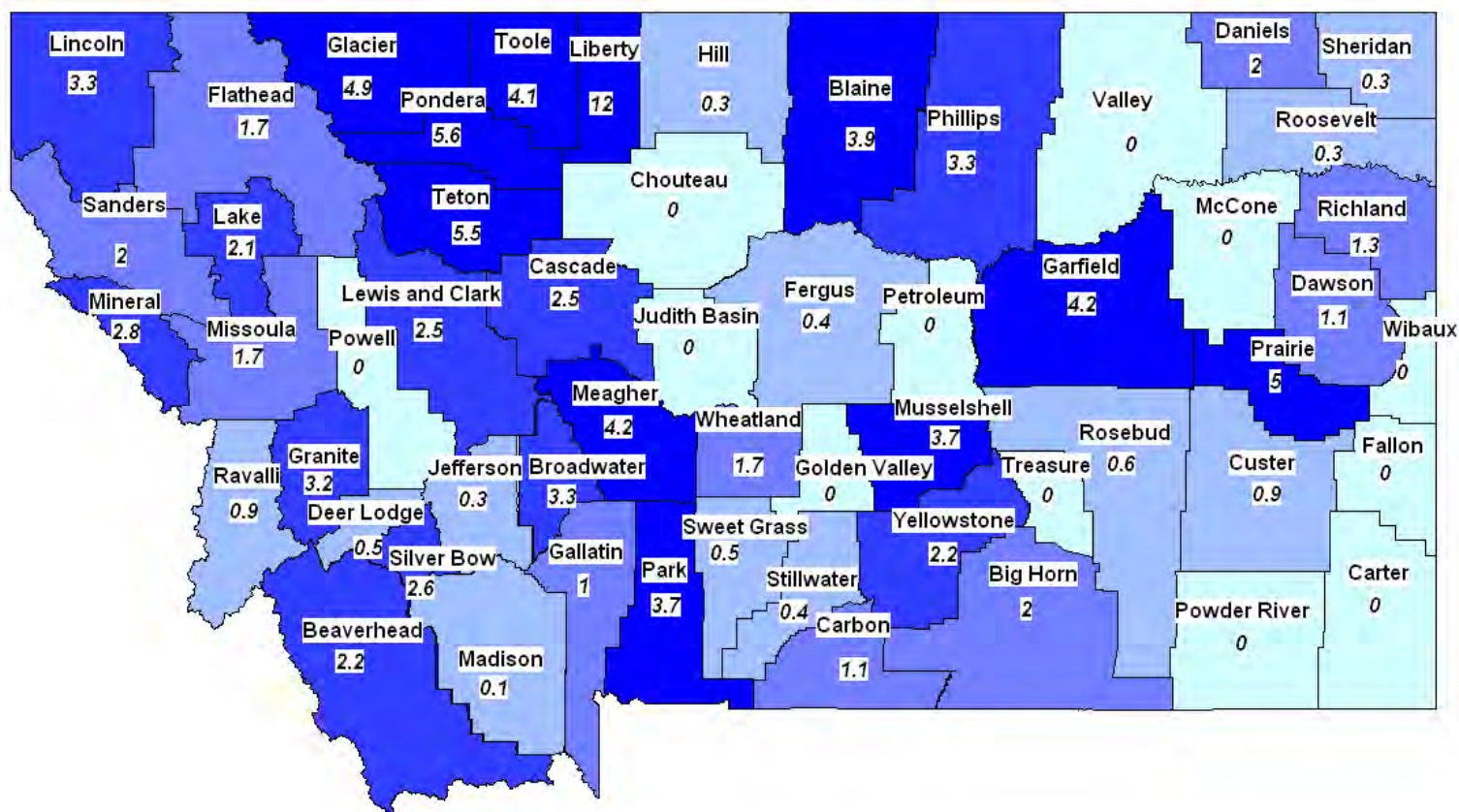
Percent of Owner Households Lacking Complete Kitchen Facilities



**Percent of Renter Households Lacking Complete Plumbing Facilities  
Census 2000**

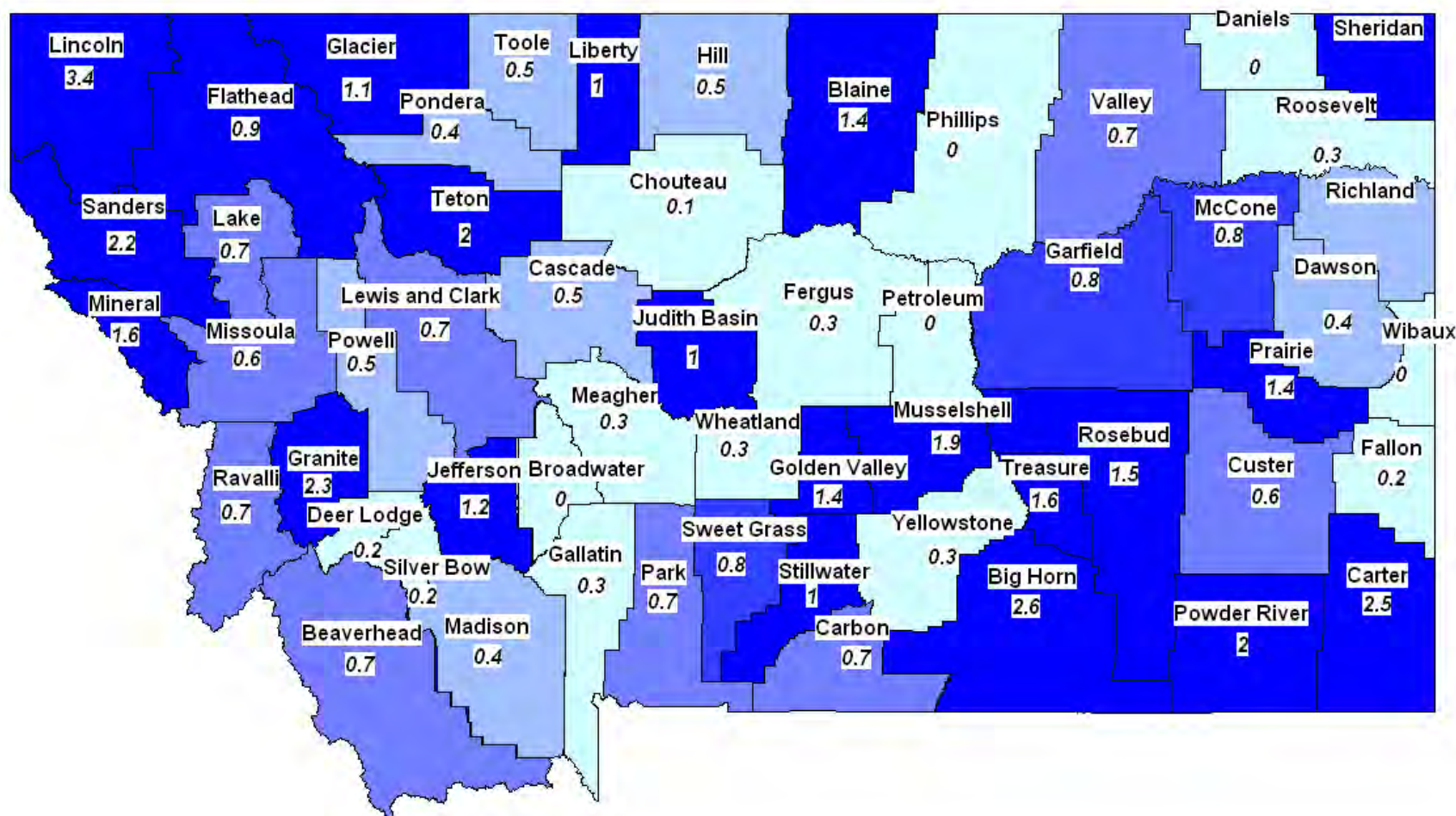


## ***Percent of Renter Households Lacking Complete Kitchen Facilities Census 2000***

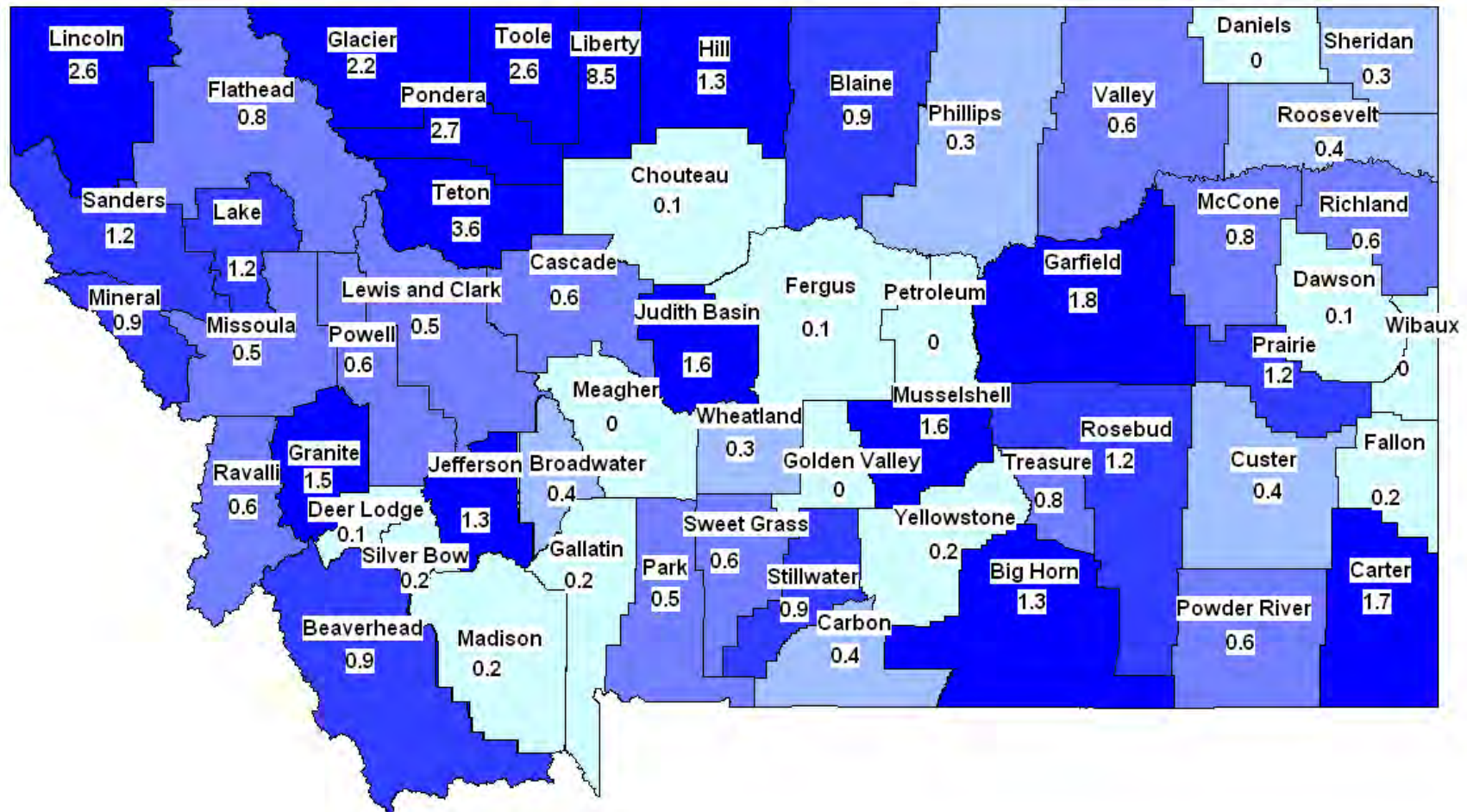




## ***Percent of Owner Households Lacking Complete Plumbing Facilities Census 2000***



**Percent of Owner Households Lacking Complete Kitchen Facilities  
Census 2000**





**TABLE III.6**  
**STRUCTURES LACKING COMPLETE PLUMBING AND KITCHEN FACILITIES**  
**2000 CENSUS**

<b>COUNTY</b>	<b>Total Occupied Housing Units</b>	<b>Lacking Complete Plumbing Facilities</b>	<b>% of Total Units</b>	<b>Lacking Complete Kitchen Facilities</b>	<b>% of Total Units</b>
Beaverhead	3,684	50	1.4%	51	1.4%
Big Horn	3,924	81	2.1%	61	1.6%
Blaine	2,501	39	1.6%	51	2.0%
Broadwater	1,752	10	0.6%	18	1.0%
Carbon	4,065	31	0.8%	25	0.6%
Carter	543	10	1.8%	7	1.3%
Cascade	32,547	221	0.7%	406	1.2%
Chouteau	2,226	2	0.1%	2	0.1%
Custer	4,768	33	0.7%	27	0.6%
Daniels	892	0	0.0%	4	0.4%
Dawson	3,625	10	0.3%	14	0.4%
Deer Lodge	3,995	10	0.3%	8	0.2%
Fallon	1,140	4	0.4%	2	0.2%
Fergus	4,860	17	0.3%	7	0.1%
Flathead	29,588	301	1.0%	298	1.0%
Gallatin	26,323	113	0.4%	123	0.5%
Garfield	532	7	1.3%	13	2.4%
Glacier	4,304	53	1.2%	140	3.3%
Golden Valley	365	4	1.1%	0	0.0%
Granite	1,200	31	2.6%	23	1.9%
Hill	6,457	25	0.4%	60	0.9%
Jefferson	3,747	48	1.3%	42	1.1%
Judith Basin	951	7	0.7%	12	1.3%
Lake	10,192	80	0.8%	145	1.4%
Lewis & Clark	22,850	150	0.7%	255	1.1%
Liberty	833	6	0.7%	79	9.5%
Lincoln	7,764	277	3.6%	212	2.7%
McCone	810	5	0.6%	5	0.6%
Madison	2,956	8	0.3%	5	0.2%
Meagher	803	11	1.4%	9	1.1%
Mineral	1,584	35	2.2%	22	1.4%
Missoula	38,439	259	0.7%	358	0.9%
Musselshell	1,878	32	1.7%	39	2.1%
Park	6,828	44	0.6%	110	1.6%
Petroleum	211	0	0.0%	0	0.0%
Philips	1,848	5	0.3%	22	1.2%
Ponderosa	2,410	16	0.7%	85	3.5%
Powder River	737	11	1.5%	3	0.4%
Powell	2,422	9	0.4%	10	0.4%
Prairie	537	8	1.5%	11	2.0%
Ravalli	14,289	96	0.7%	98	0.7%
Richland	3,878	22	0.6%	30	0.8%
Roosevelt	3,581	11	0.3%	14	0.4%
Rosebud	3,307	41	1.2%	33	1.0%
Sanders	4,273	93	2.2%	58	1.4%
Sheridan	1,741	13	0.7%	5	0.3%
Silverbow	14,432	96	0.7%	135	0.9%
Stillwater	3,234	27	0.8%	25	0.8%
Sweet Grass	1,476	13	0.9%	9	0.6%
Teton	2,538	49	1.9%	103	4.1%
Toole	1,962	7	0.4%	59	3.0%
Treasure	357	6	1.7%	2	0.6%
Valley	3,150	17	0.5%	15	0.5%
Wheatland	853	4	0.5%	6	0.7%
Wibaux	421	0	0.0%	0	0.0%
Yellowstone	52,084	218	0.4%	419	0.8%
<b>Montana</b>	<b>358,667</b>	<b>2776</b>	<b>0.8%</b>	<b>3775</b>	<b>1.1%</b>

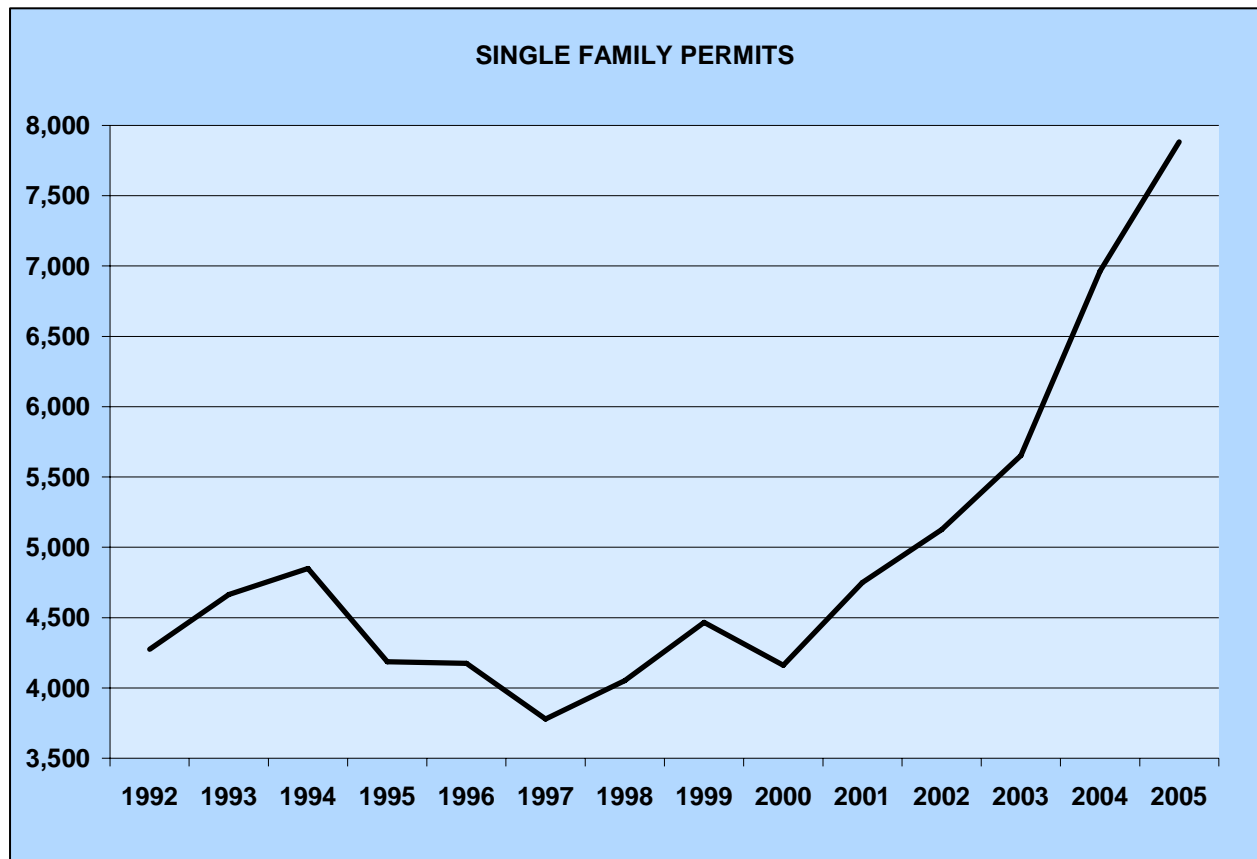
## NEW CONSTRUCTION

While Montana's population increased 103,000 from 1990 to 2000, over 51,000 housing units were added. The building permit data for Montana can be cumbersome, as there are various reporting sources: the Building Codes Bureau (BCB) of the Montana Department of Labor and Industry (MDOLI), the U.S. Census Bureau, and the Montana Building Industry Association (MBIA). Combined permits reported by the BCB and the Census Bureau are comparable to building permits reported by the MBIA in recent years. Permit data is especially useful in monitoring trends in housing construction throughout the state.

The Building Codes Bureau tracks electrical permits. Certain places (permit issuing areas) within the following counties report their building permit data directly to the Census Bureau: Cascade, Flathead, Gallatin, Lewis & Clark, Missoula, Ravalli, Silver Bow, and Yellowstone. While the BCB tracks permits separately for modular/mobile homes and RV's, this category of permit is included in the single-family category for those places that report directly to the Census Bureau. Historical data on combined (total) permits issued by the BCB and permit issuing areas for single family, multi-family, and modular/mobile/RV are reported on the following pages in Tables III.7-9.

The Montana Building Industry Association also reports single-family (detached) housing starts (excluding modular/mobile homes). This data is obtained from the Building Codes Bureau. Historically, this data is somewhat different from the data reported by the BCB and the Census Bureau as MBIA historically would take the BCB data and add permits for Billings, Bozeman, Great Falls, Helena and Missoula. MBIA has also excluded certain places. For the past four years, single-family housing starts as reported by the BCB/Census Bureau differ on average by only 2% from those reported by the MBIA. Historical data as reported by the Montana Building Industry Association follows in Table III.10.

Below is a graph depicting single family housing starts as reported by the BCB/Census Bureau. Since 2000, permits have been increasing more rapidly than any time during the past 10 years.



**TABLE III.7**  
**SINGLE FAMILY DWELLING CONSTRUCTION AND ELECTRICAL PERMITS**

County	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Beaverhead	41	38	54	44	54	34	32	44	39	32	39	47	38	56
Big Horn	8	4	21	7	8	6	22	21	10	5	19	13	16	11
Blaine	7	1	4	2	3	3	1	5	1	1	0	1	2	2
Broadwater	9	16	24	23	29	29	39	44	32	24	27	37	33	50
Carbon	52	80	74	96	92	83	90	79	80	71	65	83	100	106
Carter	0	1	2	3	1	1	0	4	1	0	3	1	1	2
Cascade*	151	171	200	164	171	203	180	157	151	176	178	222	246	281
Choteau	3	6	3	4	6	11	10	4	9	3	4	5	7	6
Custer	21	11	20	12	18	12	19	11	15	5	14	21	15	25
Daniels	2	2	2	4	2	1	1	2	0	3	1	1	2	4
Dawson	5	4	3	6	6	11	11	4	2	5	4	5	6	7
Deer Lodge	6	14	12	19	21	19	18	29	15	20	21	18	28	21
Fallon	2	0	2	3	5	4	1	3	1	0	2	4	0	3
Fergus	18	36	37	24	31	30	34	17	23	25	25	33	38	41
Flathead*	773	783	696	596	567	467	533	621	602	784	863	1,073	1,415	1,588
Gallatin*	521	598	555	536	586	564	584	729	667	763	847	983	1,147	1,672
Garfield	4	2	3	1	2	4	2	4	6	4	4	5	2	3
Glacier	7	5	4	5	6	3	2	4	2	2	22	1	33	2
Golden Valley	3	2	2	2	1	2	0	4	3	1	3	0	3	1
Granite	20	19	19	26	21	16	18	32	30	26	25	24	31	45
Hill	9	11	19	18	18	18	15	27	15	15	15	17	19	15
Jefferson	80	83	87	71	75	74	85	75	67	85	75	82	83	105
Judith Basin	4	3	9	5	6	4	5	8	9	5	5	4	8	6
Lake	184	224	221	193	202	165	196	196	205	183	243	248	244	223
Lewis & Clark*	261	281	328	273	247	210	249	237	233	285	327	333	412	418
Liberty	1	3	5	1	1	2	3	0	4	1	1	3	3	0
Lincoln	95	146	112	132	124	130	169	93	126	108	151	192	195	202
Madison	67	66	114	95	113	71	91	93	71	83	135	112	116	166
McCone	1	6	2	2	3	1	3	2	0	1	0	1	0	0
Meagher	11	8	8	12	12	7	14	15	10	10	10	14	10	15
Mineral	19	26	20	16	24	36	35	30	18	29	32	33	50	50
Missoula*	605	636	626	507	464	357	414	470	470	509	565	686	832	864
Musselshell	7	24	21	18	14	15	14	19	19	18	16	20	18	18
Park	73	95	134	110	92	97	93	108	100	109	94	119	134	201
Petroleum	0	1	2	3	1	2	1	0	3	4	0	3	5	0
Phillips	3	10	9	5	6	5	2	1	1	8	9	6	4	9
Pondera	6	4	8	8	6	6	4	6	6	3	5	2	4	7
Powder River	0	2	0	0	3	2	1	1	4	1	1	5	2	3
Powell	12	18	16	12	13	18	19	19	22	16	16	17	14	27
Prairie	0	0	1	1	0	1	0	2	2	1	1	0	3	1
Ravalli*	430	450	469	401	401	338	336	416	355	407	397	353	466	465
Richland	3	9	12	5	11	9	11	7	3	4	6	3	5	13
Roosevelt	15	24	50	4	5	3	1	12	15	9	16	7	8	5
Rosebud	12	8	24	11	4	3	1	18	6	9	3	11	10	6
Sanders	66	71	82	100	69	64	72	94	77	74	34	110	115	133
Sheridan	2	1	1	2	3	2	1	4	2	1	1	2	2	1
Silver Bow*	61	53	66	65	48	85	91	57	30	33	21	39	68	62
Stillwater	39	48	54	57	63	59	47	54	53	67	66	60	81	93
Sweet Grass	21	16	20	18	27	20	17	30	31	31	25	30	22	30
Teton	16	12	11	13	10	24	17	24	18	15	15	12	8	12
Toole	7	9	7	2	7	3	2	3	7	3	0	4	3	3
Treasure	3	2	1	2	0	0	1	3	1	0	1	1	1	1
Valley	4	7	9	5	3	1	6	19	13	10	10	9	8	6
Wheatland	2	2	4	6	4	2	0	5	1	4	2	3	5	2
Wibaux	0	0	0	1	0	1	0	2	0	0	0	0	2	1
Yellowstone*	503	512	560	435	466	440	439	498	476	659	669	834	842	794
<b>Montana</b>	<b>4,275</b>	<b>4,664</b>	<b>4,849</b>	<b>4,186</b>	<b>4,175</b>	<b>3,778</b>	<b>4,052</b>	<b>4,466</b>	<b>4,162</b>	<b>4,750</b>	<b>5,133</b>	<b>5,952</b>	<b>6,965</b>	<b>7,883</b>

Source: Building Codes Bureau, Montana Dept. of Labor and Industry

\* Includes building permits issued by certified permit-issuing places within the county.

These places report their data directly to the U.S. Bureau of the Census.

**TABLE III.8**  
**MULTI-FAMILY DWELLING CONSTRUCTION AND ELECTRICAL PERMITS**

County	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Beaverhead	0	1	4	2	5	5	0	1	0	0	0	1	0	0
Big Horn	0	0	0	0	0	0	0	0	0	0	2	1	0	0
Blaine	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Broadwater	0	0	1	3	0	0	0	0	0	0	1	2	0	1
Carbon	0	0	1	9	6	3	0	4	1	0	1	1	2	2
Carter	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cascade*	6	1	3	4	7	9	22	1	3	3	2	4	5	12
Choteau	0	0	0	0		0	1	0	2	0	0	0	0	0
Custer	0	0	2	0	1	0	0	2	0	0	1	0	2	0
Daniels	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dawson	0	0	0	0	1	1	0	0	0	0	0	0	0	0
Deer Lodge	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fergus	0	0	0	0	0	0	0	1	0	1	1	1	0	0
Flathead*	34	44	45	25	33	30	31	24	36	31	46	57	95	34
Gallatin*	38	60	71	96	86	64	72	103	79	82	92	200	188	216
Garfield	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Glacier	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Valley	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Granite	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Hill	0	0	0	0	2	1		3	0	1	1	0	1	0
Jefferson	1	0	0	1	4	2	0	1	1	2	2	0	3	1
Judith Basin	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lake	4	7	10	2	5	5	6	3	5	7	10	6	3	12
Lewis & Clark*	12	13	26	31	24	20	10	6	20	4	18	17	19	9
Liberty	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Lincoln	1	4	5	2	2	1	3	2	2	0	1	1	4	2
Madison	6	6	0	1	5	1	2	2	4	2	0	1	4	5
McCone	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Meagher	0	0	0	1	0	0	0	0	2	0	0	1	0	0
Mineral	0	0	0	0	1	0	2	0	1	0	0	1	0	0
Missoula*	26	39	30	78	48	36	37	24	25	19	125	94	39	33
Musselshell	0	0	0	0	1	0		0	0	1	0	0	0	0
Park	0	3	7	7	7	1	1	7	2	0	0	4	7	7
Petroleum	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Phillips	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Pondera	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Powder River	0	0	0	0	0	0	0	7	0	0	0	0	0	0
Powell	0	0	1	2	0	0	0	0	0	0	0	0	1	0
Prairie	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ravalli*	15	18	16	20	11	16	7	2	10	20	29	29	12	22
Richland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Roosevelt	0	0	0	2	1	0	0	0	0	0	0	0	1	0
Rosebud	2	0	0	1	0	0	0	0	1	0	0	0	1	0
Sanders	0	1	0	1	1	1	1	11	0	0	3	4	2	3
Sheridan	0	0	0	1	0	0	0	0	0	0	0	1	0	0
Silver Bow*	0	7	5	9	13	14	12	6	1	1	0	0	4	2
Stillwater	0	0	0	1	2	0	0	1	0	3	0	0	1	2
Sweet Grass	0	0	0	0	0	0	4	4	1	5	0	1	1	0
Teton	0	0	0	1	0	1	0	0	1	2	3	1	0	0
Toole	0	0	0	0	0	0	0	1	1	0	0	0	0	1
Treasure	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Valley	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Wheatland	0	0	1	0	0	0	1	0	0	1	0	0	0	0
Wibaux	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Yellowstone*	10	35	13	23	40	23	11	19	10	5	20	15	29	17
<b>Montana</b>	<b>155</b>	<b>239</b>	<b>241</b>	<b>323</b>	<b>306</b>	<b>235</b>	<b>223</b>	<b>236</b>	<b>208</b>	<b>190</b>	<b>358</b>	<b>443</b>	<b>424</b>	<b>386</b>

Source: Building Codes Bureau, Montana Dept. of Labor and Industry

\* Includes building permits issued by certified permit-issuing places within the county.

These places report their data directly to the U.S. Bureau of the Census.

**TABLE III.9**  
**MODULAR/MOBILE HOME & RECREATIONAL VEHICLE ELECTRICAL PERMITS**

County	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Beaverhead	17	20	55	46	41	48	49	35	36	26	36	36	24	27
Big Horn	41	34	39	37	38	39	54	51	47	19	39	20	16	16
Blaine	13	12	18	17	14	9	8	11	4	10	8	6	6	8
Broadwater	42	51	42	44	44	38	30	43	31	15	22	29	17	40
Carbon	61	73	98	83	84	64	68	46	43	41	53	36	26	58
Carter	3	5	5	3	2	6	1	0	4	2	4	14	3	8
Cascade*	154	179	183	182	170	151	141	168	107	82	74	73	73	53
Choteau	15	12	24	26	16	18	19	22	18	7	7	9	11	9
Custer	28	49	58	63	81	46	49	46	39	34	30	38	29	10
Daniels	2	5	3	1	2	3	1	2	6	3	1	2	0	0
Dawson	16	22	17	18	12	9	8	10	10	7	6	8	8	13
Deer Lodge	15	13	20	16	13	18	15	25	15	11	16	15	3	9
Fallon	4	7	8	11	21	18	17	9	6	9	11	23	9	15
Fergus	57	74	72	70	73	46	31	37	42	39	35	41	24	25
Flathead*	349	334	323	272	291	291	295	235	202	257	237	231	183	191
Gallatin*	137	125	165	210	139	155	131	231	180	154	158	130	87	95
Garfield	3	10	6	5	5	8	5	12	8	14	4	3	10	5
Glacier	14	7	8	8	7	6	4	5	3	2	4	0	5	2
Golden Valley	2	9	6	15	10	11	8	10	2	1	3	6	7	4
Granite	12	23	27	28	14	18	22	25	18	15	14	13	15	11
Hill	43	40	35	51	43	51	35	42	31	18	28	17	21	25
Jefferson	40	36	57	50	39	39	38	45	39	48	29	38	43	32
Judith Basin	10	21	18	18	17	9	7	16	10	7	7	6	5	7
Lake	124	157	147	123	142	120	119	126	99	106	128	83	77	89
Lewis & Clark*	314	321	253	220	204	219	194	220	141	151	155	129	141	93
Liberty	6	5	12	6	4	2	3	4	2	3	2	3	3	1
Lincoln	137	140	145	144	109	117	126	124	122	95	109	87	108	123
Madison	40	47	44	62	37	39	32	27	30	28	32	28	22	26
McCone	5	5	5	1	3	2	2	7	4	3	1	0	0	1
Meagher	5	7	16	17	8	9	8	8	14	7	10	10	6	16
Mineral	48	40	45	46	55	59	52	50	26	33	41	10	45	30
Missoula*	196	159	175	157	143	124	188	160	107	108	104	106	130	142
Musselshell	40	38	50	52	39	26	33	38	22	26	31	29	22	31
Park	92	78	137	79	84	90	47	69	69	51	48	59	53	38
Petroleum	5	5	3	5	7	4	1	3	2	2	3	1	7	1
Phillips	14	12	23	11	13	13	6	16	8	6	6	7	11	4
Pondera	15	13	21	19	38	18	35	24	16	11	14	3	8	5
Powder River	8	5	3	5	7	4	3	8	5	10	6	8	3	3
Powell	24	24	15	22	13	18	16	23	23	8	8	13	7	17
Prairie	3	2	4	6	2	2	2	3	12	2	2	3	2	3
Ravalli*	244	215	254	176	198	194	164	182	150	143	141	88	98	76
Richland	16	11	17	25	25	25	23	28	14	19	17	13	35	45
Roosevelt	25	26	31	24	24	31	26	24	17	14	20	11	10	12
Rosebud	60	56	80	29	29	58	34	28	31	26	21	20	18	17
Sanders	65	80	82	90	69	82	54	83	89	69	54	50	53	47
Sheridan	2	6	0	8	11	8	4	4	3	6	1	4	2	7
Silver Bow*	0	0	0	0	0	0	0	1	1	0	1	0	2	0
Stillwater	53	57	97	84	67	63	62	55	41	29	31	30	28	31
Sweet Grass	17	16	9	8	6	10	18	22	14	17	12	6	10	7
Teton	16	16	14	10	15	12	12	28	11	10	10	5	5	5
Toole	15	15	28	28	14	11	12	23	14	10	12	10	11	7
Treasure	2	5	3	1	9	0	3	6	3	4	4	4	4	1
Valley	10	7	13	6	12	8	10	8	8	10	8	13	8	6
Wheatland	10	14	19	13	9	2	8	11	7	6	10	7	1	6
Wibaux	1	5	4	1	2	2	2	2	3	2	0	1	1	29
Yellowstone*	127	149	187	135	142	136	135	159	153	128	141	144	187	194
<b>Montana</b>	<b>2817</b>	<b>2897</b>	<b>3223</b>	<b>2887</b>	<b>2716</b>	<b>2609</b>	<b>2470</b>	<b>2700</b>	<b>2162</b>	<b>1964</b>	<b>2009</b>	<b>1779</b>	<b>1743</b>	<b>1757</b>

Source: Building Codes Bureau, Montana Dept. of Labor and Industry

\* excludes building permits issued by certified permit-issuing places within the county.

These places report their data directly to the U.S. Bureau of the Census, in the single family dwelling category.

**TABLE III.10**  
**Montana Building Industry Association**  
**Single Family Housing Starts**

County	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Beaverhead	42	51	31	45	39	43	40	47	39	57
Big Horn	7	7	21	23	9	11	18	13	16	11
Blaine	2	2	1	5	3	3	0	1	2	2
Broadwater	23	26	37	45	43	31	29	37	50	63
Carbon	99	89	96	79	82	73	64	83	80	105
Carter	2	1	0	4	1	4	6	1	1	2
Cascade	153	159	161	156	160	182	180	215	245	293
Chouteau	5	6	10	10	9	6	3	8	7	6
Custer	12	16	17	10	15	9	14	21	15	24
Daniels	5	3	2	3	0	3	1	1	2	4
Dawson	6	5	3	5	3	0	3	1	7	7
Deer Lodge	18	21	18	30	17	26	20	18	25	20
Fallon	4	4	2	4	2	2	2	4	1	3
Fergus	21	30	32	20	26	30	25	33	39	42
Flathead	563	447	498	594	578	711	735	891	1,136	1,264
Gallatin	579	818	491	717	672	814	1,032	881	1,071	1034
Garfield	1	2	2	3	6	7	4	5	2	3
Glacier	6	6	2	3	3	3	22	1	63	2
Golden Valley	2	0	0	5	4	1	4	0	2	2
Granite	25	19	18	37	29	33	24	24	34	47
Hill	17	16	13	28	13	17	15	17	20	15
Jefferson	71	73	95	73	64	86	74	82	78	104
Judith Basin	7	6	5	9	15	6	5	4	9	6
Lake	185	191	194	193	196	179	246	248	263	230
Lewis and Clark	306	230	297	244	230	284	314	330	396	409
Liberty	0	1	2	0	4	4	1	3	3	0
Lincoln	125	114	166	138	130	107	149	192	201	200
Madison	96	102	94	94	75	88	136	112	158	185
McCone	1	4	2	4	1	1	0	1	1	0
Meagher	1	10	12	15	8	12	10	14	11	15
Mineral	17	24	35	33	19	35	34	33	79	47
Missoula	503	456	263	451	471	501	567	698	748	756
Musselshell	16	13	14	18	18	18	16	20	29	16
Park	107	89	92	106	99	119	95	119	123	199
Petroleum	3	1	1	1	3	7	0	3	5	0
Phillips	2	6	2	3	1	8	9	6	4	9
Pondera	8	7	2	9	7	6	5	2	4	7
Powder River	0	3	1	1	4	3	1	5	4	3
Powell	12	10	19	16	19	17	22	17	13	27
Prairie	0	0	0	2	2	3	1	0	4	1
Ravalli	384	367	334	396	346	396	394	346	433	446
Richland	5	12	10	8	2	4	6	3	2	13
Roosevelt	4	4	1	13	15	11	8	7	8	5
Rosebud	14	7	1	18	6	12	4	11	21	6
Sanders	69	65	73	95	78	73	65	110	108	134
Sheridan	3	3	1	5	2	1	1	2	2	1
Silver Bow	52	48	88	56	28	30	21	35	66	63
Stillwater	58	60	46	53	83	68	73	60	70	92
Sweet Grass	18	26	14	28	35	31	26	30	22	30
Teton	15	12	17	33	18	14	15	12	9	12
Toole	3	8	1	3	9	4	0	4	3	3
Treasure	2	0	1	3	2	1	1	1	2	2
Valley	5	3	6	19	13	12	10	9	7	6
Wheatland	3	4	0	5	1	4	2	3	5	2
Wibaux	2	2	0	2	0	0	0	0	2	1
Yellowstone	800	506	281	421	433	476	495	841	846	791
<b>Montana</b>	<b>4,489</b>	<b>4,195</b>	<b>3,625</b>	<b>4,394</b>	<b>4,151</b>	<b>4,630</b>	<b>5,047</b>	<b>5,665</b>	<b>6,596</b>	<b>6,827</b>

## HOMEOWNERSHIP

In 2000, Montana's homeownership rate was 69.1%. This rate was 2.9% higher than the national rate. Other state rates ranged from a low of 40.8% in Washington D.C. to a high of 74.6% in Minnesota. Montana's homeownership rate was higher than 28 other states.

Montana's homeownership rate increased 20.3% from 1990 to 2000, compared to a national increase of 18.3%. Montana's rate increase was higher than 35 other states.

Montana has the 9<sup>th</sup> highest percentage in the nation of seasonal, recreational, or occasional use homes. The national percentage is 3.1, while Montana's percentage is 5.9. Maine, Vermont, and New Hampshire had seasonal, recreational, or occasional use over 10%.

The homeownership rate by county ranged from a high of 83.2% in Jefferson County to a low of 61.1% in Blaine County. Sixteen counties had homeownership rates over 75%: Broadwater, Daniels, Fallon, Golden Valley, Jefferson, Judith Basin, Lincoln, Madison, Musselshell, Prairie, Ravalli, Sanders, Sheridan, Stillwater, Teton and Valley. Eight counties had homeownership rates below 65%: Beaverhead, Big Horn, Blaine, Cascade, Gallatin, Glacier, Hill and Missoula.

Using Census 2000 data table H.2, homeownership rates for each county by household size (Table III.11) and age of householder (Table III.12) are presented on the following pages.

The homeownership rate differs significantly between racial categories. While the homeownership rate for white/Caucasian households exceeds 70%, the rate for racial minority households is significantly lower: black/African American at 34.2%, American Indian/Alaska Native at 50.4%, two or more races at 54.8% and other races at 46.0%. Detail of homeowner rates by county and race are presented in Table III.13, following.



**TABLE III.11**  
**HOMEOWNERSHIP RATES (PERCENTAGES)**  
**CENSUS 2000**

County	Homeownership Rate	Homeownership Rate by Size of Household						
		1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7+ Person Household
Beaverhead	63.4	14.5	25.2	9.5	8.9	3.7	1.1	0.5
Big Horn	64.6	11.0	19.3	10.1	10.0	5.8	3.7	3.4
Blaine	61.1	14.4	22.0	8.7	8.6	5.2	2.7	1.8
Broadwater	79.4	13.2	27.3	7.8	10.1	3.0	1.1	0.8
Carbon	74.4	16.1	27.1	7.9	8.0	3.1	0.8	0.5
Carter	74.8	14.7	27.5	7.4	7.8	3.9	1.6	0.6
Cascade	64.9	13.8	25.5	9.7	8.9	3.7	1.3	0.6
Chouteau	68.8	14.5	26.3	8.4	8.1	4.4	1.1	0.6
Custer	70.2	15.0	24.9	9.2	9.1	3.5	1.1	0.6
Daniels	78.4	17.9	26.6	7.2	6.5	3.7	0.8	0.6
Dawson	74.0	14.0	26.2	9.6	8.6	3.4	1.1	0.4
Deer Lodge	73.6	18.3	25.2	8.5	7.2	3.0	1.0	0.3
Fallon	77.4	14.7	24.8	8.8	8.5	4.9	1.3	0.4
Fergus	73.5	15.6	26.6	8.1	7.9	3.7	1.0	0.5
Flathead	73.3	12.7	25.9	9.8	9.1	3.9	1.3	0.7
Gallatin	62.4	11.9	25.2	10.6	10.1	4.0	1.1	0.5
Garfield	73.7	14.6	28.0	7.0	8.6	4.1	0.6	0.6
Glacier	62.0	11.7	19.1	10.5	10.7	6.3	3.2	1.8
Golden Valley	77.3	13.9	28.8	7.4	6.7	4.5	1.8	0.3
Granite	74.4	16.5	26.3	8.5	6.6	3.8	1.4	0.2
Hill	64.3	14.5	22.9	9.6	9.8	4.2	1.3	1.1
Jefferson	83.2	10.6	25.7	9.8	11.0	4.2	1.4	0.6
Judith Basin	77.1	16.2	26.6	6.6	8.8	2.9	1.3	1.0
Lake	71.4	13.2	26.6	9.0	8.1	4.0	1.6	1.0
Lewis and Clark	70.1	13.6	24.7	10.3	9.3	3.8	1.3	0.5
Liberty	71.3	14.5	25.3	8.9	7.8	4.7	1.4	0.8
Lincoln	76.6	14.0	27.7	9.1	7.7	3.1	1.2	0.6
Madison	78.0	12.9	28.0	8.2	8.7	4.2	1.1	0.3
McCone	70.4	15.3	29.3	7.4	6.9	2.8	1.1	0.6
Meagher	73.2	17.5	27.2	7.1	6.3	3.1	1.4	0.8
Mineral	73.4	13.4	28.0	9.9	6.3	4.4	1.0	0.5
Missoula	61.9	12.7	24.4	10.6	10.1	3.9	1.1	0.6
Musselshell	76.9	16.3	26.1	8.4	7.9	3.1	1.1	0.6
Park	66.4	16.1	25.9	8.9	7.9	3.0	1.0	0.6
Petroleum	74.4	17.8	24.7	8.1	8.5	3.2	1.2	0.0
Phillips	70.6	15.9	23.5	9.1	8.6	4.4	1.3	0.7
Pondera	70.5	13.1	24.2	8.6	9.4	4.8	2.1	1.3
Powder River	73.8	14.6	27.5	7.5	7.1	4.4	1.1	1.1
Powell	71.3	15.5	26.3	9.0	7.0	3.2	1.8	0.6
Prairie	77.5	17.2	29.7	7.2	5.8	2.6	0.8	0.1
Ravalli	75.7	12.4	28.3	9.0	8.0	3.4	1.5	0.9
Richland	72.4	14.3	24.3	8.4	9.7	4.7	1.3	0.6
Roosevelt	65.1	14.1	21.2	10.1	8.9	5.3	1.9	1.8
Rosebud	67.1	13.1	22.9	9.3	9.3	4.8	2.2	2.0
Sanders	76.4	15.4	28.0	8.2	6.8	3.2	1.1	0.7
Sheridan	80.2	17.9	25.8	7.3	7.2	3.8	1.0	0.3
Silver Bow	70.4	16.4	23.2	9.5	8.7	3.9	1.1	0.4
Stillwater	76.0	12.7	26.5	9.4	9.5	3.7	1.2	0.3
Sweet Grass	74.1	15.6	25.0	8.2	8.7	4.1	1.0	0.7
Teton	75.4	13.6	26.2	7.7	8.3	4.4	2.4	1.0
Toole	71.2	14.2	23.5	8.8	9.6	4.9	1.6	0.7
Treasure	71.4	17.2	25.1	8.4	7.5	4.0	0.8	0.5
Valley	75.8	15.8	26.4	8.6	7.0	4.0	1.0	0.6
Wheatland	72.6	19.1	26.3	6.1	6.3	4.3	0.7	0.5
Wibaux	73.4	14.6	25.9	9.0	6.6	3.9	2.7	0.8
Yellowstone	69.2	13.5	24.2	10.2	9.6	4.0	1.3	0.6
<b>Montana Average</b>	<b>69.1</b>							

**TABLE III.12**  
**HOMEOWNERSHIP RATES (PERCENTAGES)**  
**CENSUS 2000**

County	Homeownership Rate	Homeownership Rate by Age of Householder					
		15-24 Yrs.	25-34 Yrs.	35-44 Yrs.	45-54 Yrs.	55-64 Yrs.	65+ Yrs.
Beaverhead	63.4	1.0	4.9	13.3	15.4	11.7	17.1
Big Horn	64.6	1.5	7.1	13.8	16.1	11.2	13.8
Blaine	61.1	0.6	4.5	12.4	15.5	11.3	19.1
Broadwater	79.4	0.8	4.9	13.6	15.2	11.6	17.4
Carbon	74.4	0.8	4.5	13.0	15.5	10.1	19.5
Carter	74.8	0.4	3.6	11.9	13.3	12.9	21.2
Cascade	64.9	0.9	6.4	14.1	14.2	11.0	16.7
Chouteau	68.8	0.8	4.9	12.4	14.6	10.1	20.5
Custer	70.2	1.0	6.2	13.3	13.9	9.9	19.0
Daniels	78.4	0.6	3.4	10.9	13.9	11.6	23.0
Dawson	74.0	0.6	5.2	12.8	14.6	11.2	19.0
Deer Lodge	73.6	0.4	4.6	10.7	14.1	11.3	22.1
Fallon	77.4	0.6	5.2	14.2	14.1	9.2	20.0
Fergus	73.5	0.6	4.4	11.8	14.5	11.4	20.6
Flathead	73.3	1.0	6.1	14.4	16.8	10.8	14.3
Gallatin	62.4	1.8	8.4	15.7	16.5	9.2	11.7
Garfield	73.7	1.6	5.6	10.7	14.6	9.2	21.7
Glacier	62.0	1.2	6.1	14.9	15.0	11.1	15.0
Golden Valley	77.3	0.3	4.2	10.8	14.6	12.1	21.4
Granite	74.4	0.6	4.4	11.1	15.2	14.2	17.9
Hill	64.3	1.3	6.1	14.4	16.2	9.0	16.4
Jefferson	83.2	0.3	5.0	15.4	19.1	12.1	11.4
Judith Basin	77.1	0.5	3.6	12.4	14.9	12.4	19.5
Lake	71.4	1.1	5.5	12.4	14.5	11.9	18.0
Lewis and Clark	70.1	0.8	6.7	14.8	17.3	10.7	13.1
Liberty	71.3	0.4	3.9	13.1	15.2	9.8	21.0
Lincoln	76.6	0.8	5.1	12.1	15.5	13.3	16.5
Madison	78.0	0.5	3.6	13.3	13.8	10.5	21.7
McCone	70.4	0.5	4.1	11.7	15.3	12.6	19.2
Meagher	73.2	0.6	3.6	10.9	15.3	11.2	21.9
Mineral	73.4	0.8	5.7	12.0	15.1	14.0	15.7
Missoula	61.9	1.3	7.7	14.6	17.1	10.1	12.6
Musselshell	76.9	0.5	5.1	10.9	17.0	11.3	18.6
Park	66.4	1.0	5.9	13.4	16.5	9.6	17.0
Petroleum	74.4	1.6	4.4	10.5	15.0	11.3	20.6
Phillips	70.6	0.6	3.6	13.8	13.9	11.1	20.4
Pondera	70.5	0.6	5.4	13.1	14.2	10.6	19.6
Powder River	73.8	0.7	3.4	12.0	15.0	11.0	21.3
Powell	71.3	0.8	4.4	12.2	14.5	12.4	19.1
Prairie	77.5	0.8	3.7	7.3	16.0	12.0	23.6
Ravalli	75.7	0.7	5.5	12.2	15.2	12.5	17.2
Richland	72.4	0.4	5.3	14.8	15.1	9.6	18.1
Roosevelt	65.1	0.8	4.6	14.4	15.2	10.5	17.8
Rosebud	67.1	0.9	4.7	15.0	18.9	11.7	12.2
Sanders	76.4	1.0	3.9	10.2	15.7	14.4	18.2
Sheridan	80.2	0.6	3.6	11.3	14.3	10.2	23.3
Silver Bow	70.4	1.0	6.1	13.1	14.1	10.7	18.4
Stillwater	76.0	0.7	5.7	13.8	15.5	11.7	15.9
Sweet Grass	74.1	0.9	5.7	11.2	14.0	11.7	20.0
Teton	75.4	0.5	5.6	13.5	13.7	10.8	19.3
Toole	71.2	0.8	5.8	14.6	14.6	9.8	17.7
Treasure	71.4	0.0	5.2	9.7	13.4	12.7	22.4
Valley	75.8	0.6	5.1	12.0	13.8	11.0	20.9
Wheatland	72.6	0.4	4.6	9.5	13.7	12.5	22.6
Wibaux	73.4	0.2	4.5	11.7	14.6	8.4	24.0
Yellowstone	69.2	1.1	7.5	14.3	15.3	9.8	15.3
<b>Montana Average</b>	<b>69.1</b>						

**TABLE III.13  
HOMEOWNERSHIP RATES (PERCENTAGES)  
CENSUS 2000**

County	Overall Homeownership Rate	Homeownership Rate by Race of Householder				
		White/ Caucasian	Black or African American Alone	American Indian or Alaska Native Alone	Other Race Alone	Two or More Races
Beaverhead	63.4	64.3	..	35.4	52.8	55.3
Big Horn	64.6	69.7	..	60.1	52.6	60.2
Blaine	61.1	68.5	0.0	48.9	100.0	35.1
Broadwater	79.4	79.8	100.0	93.3	0.0	48.1
Carbon	74.4	74.3	25.0	80.0	0.0	77.8
Carter	74.8	75.3	..	0.0	..	0.0
Cascade	64.9	67.4	23.9	29.2	24.9	42.5
Chouteau	68.8	74.1	..	4.6	100.0	57.1
Custer	70.2	70.4	..	62.5	75.0	38.9
Daniels	78.4	77.8	..	100.0	100.0	66.7
Dawson	74.0	74.5	0.0	45.8	..	54.5
Deer Lodge	73.6	74.6	..	57.4	100.0	49.5
Fallon	77.4	77.6	100.0	0.0	..	50.0
Fergus	73.5	74.3	100.0	39.7	18.8	53.8
Flathead	73.3	73.6	65.2	59.2	73.6	68.7
Gallatin	62.4	63.3	32.5	28.8	27.8	41.7
Garfield	73.7	73.3	..	..	..	..
Glacier	62.0	71.2	0.0	54.1	..	76.5
Golden Valley	77.3	77.8	..	50.0	100.0	..
Granite	74.4	74.7	..	64.7	60.0	0.0
Hill	64.3	68.1	100.0	44.4	0.0	39.7
Jefferson	83.2	83.2	..	70.7	66.7	100.0
Judith Basin	77.1	77.3	..	..	..	0.0
Lake	71.4	75.1	0.0	57.9	83.6	69.6
Lewis and Clark	70.1	70.6	37.2	62.8	12.2	54.1
Liberty	71.3	72.2	..	..	0.0	..
Lincoln	76.6	76.5	71.4	75.6	76.5	74.8
Madison	78.0	71.1	..	36.4	40.0	21.2
McCone	70.4	77.5	100.0	100.0	0.0	66.7
Meagher	73.2	73.8	..	75.0	0.0	50.0
Mineral	73.4	74.0	..	40.0	0.0	48.0
Missoula	61.9	62.8	38.0	42.6	37.2	43.8
Musselshell	76.9	77.6	..	25.0	50.0	90.9
Park	66.4	66.9	40.9	44.2	0.0	43.9
Petroleum	74.4	74.8	..	..	0.0	..
Phillips	70.6	70.6	0.0	65.9	0.0	90.0
Pondera	70.5	73.3	100.0	47.2	50.0	28.6
Powder River	73.8	73.1	..	60.0	..	..
Powell	71.3	70.9	..	100.0	100.0	77.8
Prairie	77.5	77.9	..	0.0	..	100.0
Ravalli	75.7	75.9	100.0	68.7	77.4	62.3
Richland	72.4	73.0	0.0	44.4	0.0	63.0
Roosevelt	65.1	77.2	..	50.3	0.0	74.7
Rosebud	67.1	72.6	..	50.0	77.3	40.8
Sanders	76.4	77.3	0.0	62.0	85.7	72.8
Sheridan	80.2	80.9	0.0	63.0	42.9	85.0
Silver Bow	70.4	71.4	43.8	28.7	43.4	49.6
Stillwater	76.0	76.3	40.0	65.4	88.2	51.9
Sweet Grass	74.1	74.4	..	100.0	100.0	37.5
Teton	75.4	76.4	..	44.4	71.4	36.8
Toole	71.2	72.3	..	70.6	..	36.1
Treasure	71.4	71.6	..	..	50.0	100.0
Valley	75.8	77.3	100.0	54.5	61.5	86.3
Wheatland	72.6	73.1	..	0.0	100.0	54.5
Wibaux	73.4	73.3	..	100.0	..	50.0
Yellowstone	69.2	70.5	43.2	38.8	46.0	52.0
<b>Montana Average</b>	<b>69.1</b>	<b>70.4</b>	<b>34.2</b>	<b>50.4</b>	<b>46.0</b>	<b>54.8</b>

## HOUSING COSTS

### Owners

According to Census 2000, the median monthly owner costs as a percentage of (1999) monthly income for homeowners with a mortgage was 21.7%, up slightly from 21.0 percent in 1990. The Census Bureau includes mortgage payments, real estate taxes, property insurance and utilities in the cost calculation.

In dollars, the median monthly owner costs in the United States were \$940, compared to \$735 for Montana. Calculated costs ranged from a high of \$1,376 in California to a low of \$636 in West Virginia. Housing costs as a percentage of household income were 22.2% for Montana. Although Montana's housing costs are below the national average in dollars (\$735 versus \$940), they are above the national average in terms of the percentage of monthly household income (22.2% versus 21.0%). The increase in monthly housing costs as a percentage of household income increased from 20.2% in 1990 to 22.2% in 2000. ***This increase is three times the national increase.*** While this is in part due to larger homes being built, income is clearly not keeping up with increased housing costs. Affordability is definitely an issue in many counties around the state. The comparatively lower homeownership rates (under 65%) in two large counties, Gallatin and Missoula, also point to an affordability issue.

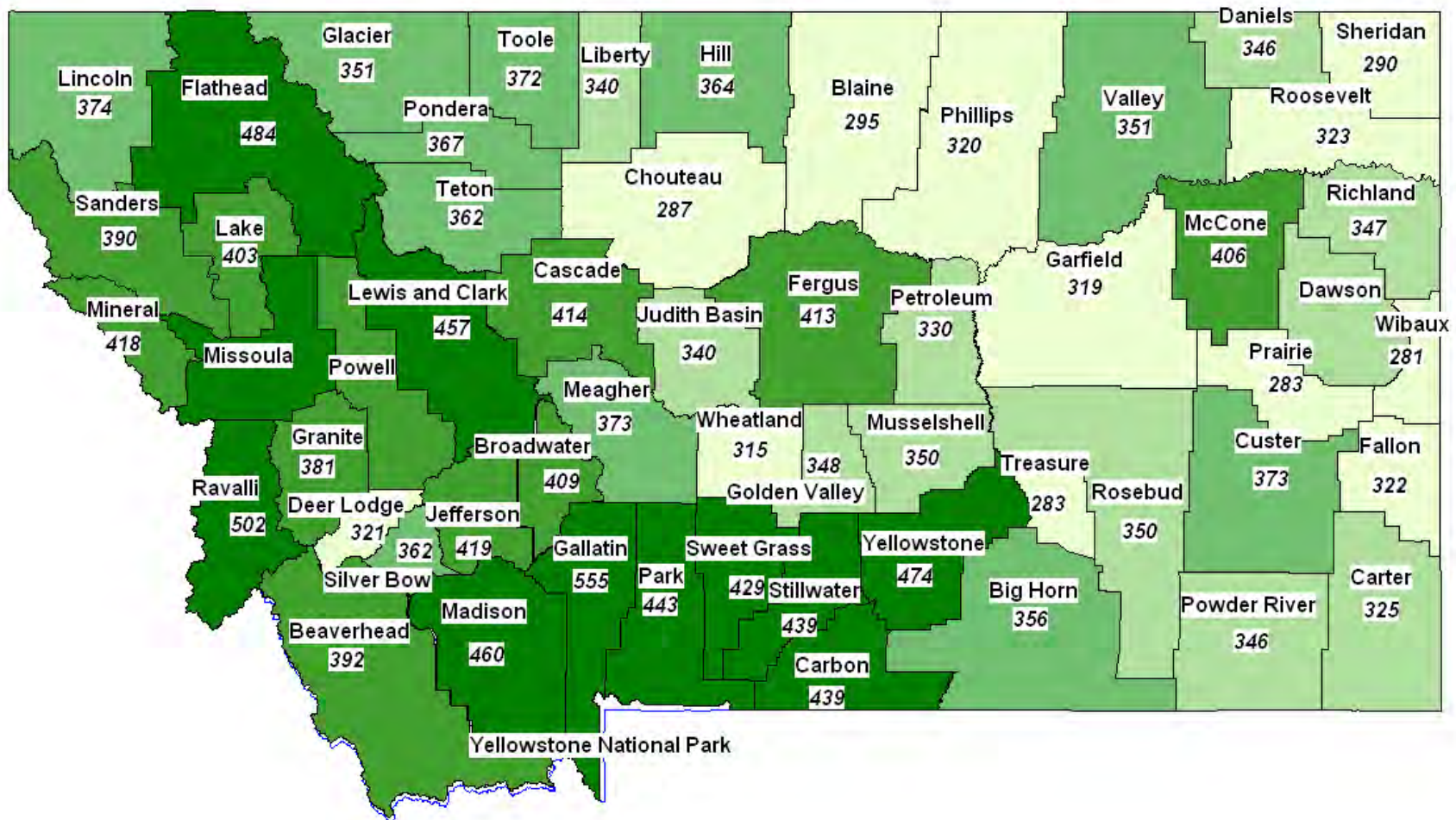
### Renters

According to the Census Bureau, rents have risen every decade since 1950. The median monthly gross rent for the United States was \$602 in 2004, up 5.4% from the \$571 median in 1990. Gross rent includes rent plus utilities. The median monthly gross rent for Montana was \$447 in 2000, up 13% from \$396 in 1990. Gross monthly rent ranged from a high of \$779 in Hawaii to a low of \$401 in West Virginia.

In 2000, median monthly gross rent as a percentage of (1999) household income was 25.5% for the United States, down from 26.4% in 1990. For Montana in 2000, this percentage was 25.3%, up slightly from 25.0% in 1990. Here again, Montana's increase outpaced the United States in terms of dollars and percent of household income. This is due in part to Montana's historically low household income.

A map showing median gross rent by county from Census 2000 is on the following page.

## *Median Gross Rent by County Census 2000*



## Housing Prices

The American Chambers of Commerce Research Association (ACCRA)<sup>1</sup> collects data on the cost of living for selected areas around the county. It is a weighted index based on 25% for a two bedroom rental and 75% for an 1,800 square foot home with a 25% down payment. For Montana, areas tracked are Billings, Bozeman, Great Falls, Helena, Kalispell and Missoula. This index is presented for housing costs in Table III.14 on the next page. As these numbers represent an index, a number of 100.00 would be in line with the national average, while a number below 100 would be below and a number above 100 would be above the national average. It is important to keep in mind that these indices are tabulated based on data reported by each chamber, and these organizations collect data differently over time and differently from each other.

A map showing median home values by county from Census 2000 follows Table III.14.

---

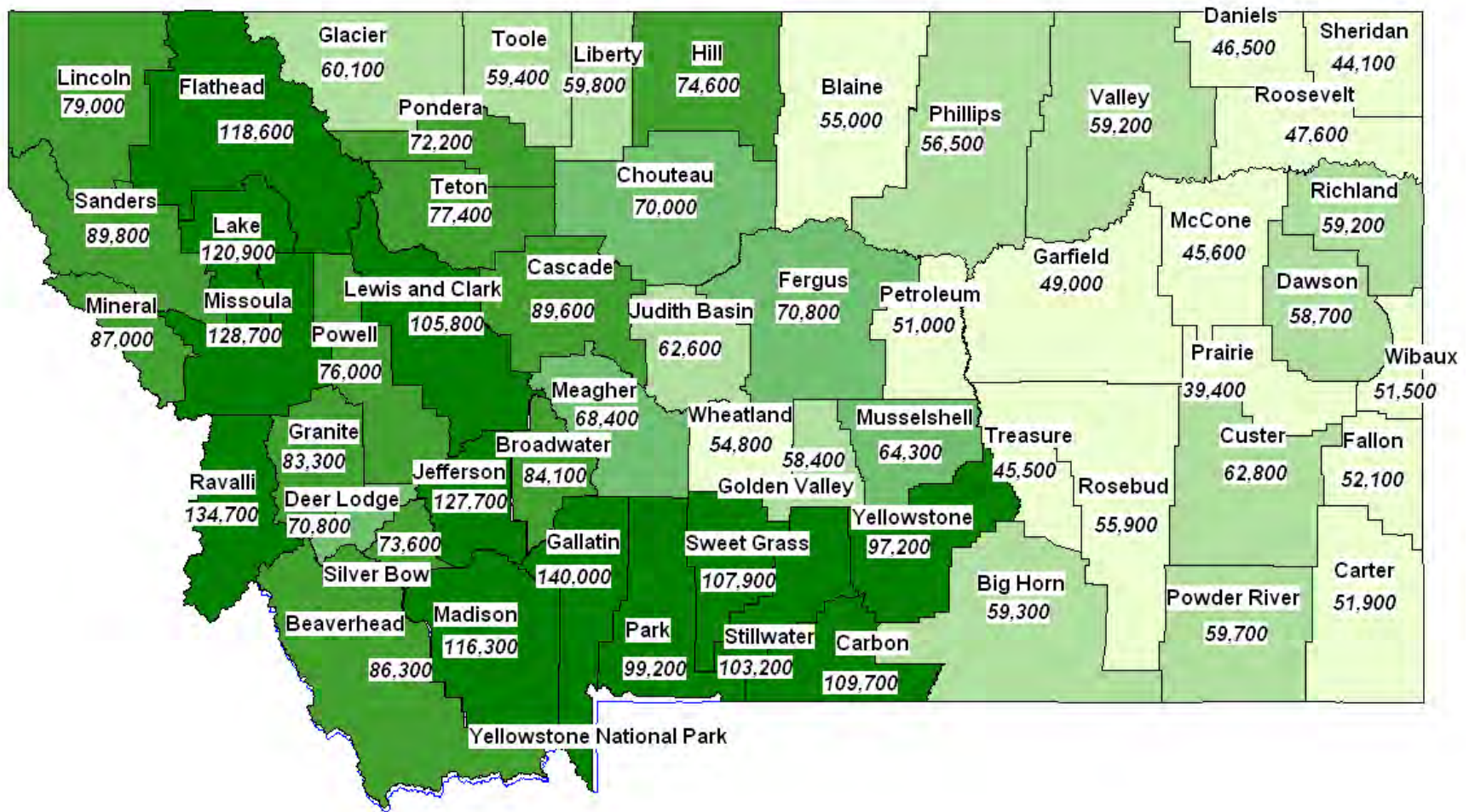
<sup>1</sup> ACCRA is now is the Council for Community and Economic Research (C<sub>2</sub>ER)

**TABLE III.14  
ACCRA HOUSING COST OF LIVING INDEX**

YR	QTR	METROPOLITAN AREAS			NON-METROPOLITAN AREAS		
		BILLINGS	GREAT FALLS	MISSOULA	BOZEMAN	HELENA	KALISPELL
92	I	NA	NA	94.1	103.4	NA	NA
92	II	NA	84.9	94.5	99.6	103.7	NA
92	III	107.2	83.4	92.8	106.0	99.5	NA
92	IV	109.5	86.3	98.5	106.9	101.7	NA
93	I	116.8	83.4	93.5	109.9	NA	NA
93	II	110.0	83.5	96.6	111.6	95.2	NA
93	III	110.9	82.8	96.7	113.3	NA	NA
93	IV	111.5	82.1	97.1	120.2	NA	NA
94	I	114.3	NA	103.0	115.4	NA	NA
94	II	110.1	91.9	102.0	118.4	NA	NA
94	III	110.6	91.3	101.3	115.3	NA	NA
94	IV	NA	NA	NA	NA	NA	NA
95	I	105.8	108.2	103.0	109.4	NA	NA
95	II	110.7	NA	102.4	117.4	87.7	104.3
95	III	107.4	NA	100.6	106.2	NA	NA
95	IV	104.3	85.7	102.0	106.4	86.5	NA
96	I	101.2	NA	101.4	100.2	92.7	NA
96	II	102.2	104.6	103.9	104.0	81.9	NA
96	III	103.9	128.4	103.0	107.3	107.4	NA
96	IV	103.7	120.0	104.0	106.6	108.3	NA
97	I	102.8	110.5	104.2	106.2	93.5	NA
97	II	102.2	108.8	103.3	101.0	94.9	NA
97	III	101.3	108.9	110.5	99.1	110.7	NA
97	IV	103.5	105.8	109.5	99.7	104.2	NA
98	I	102.1	107.0	109.5	101.5	103.7	94.9
98	II	101.7	105.5	108.0	99.9	108.1	91.9
98	III	101.8	104.8	108.6	99.6	107.5	99.5
98	IV	99.0	102.7	106.4	98.6	107.9	102.1
99	I	100.0	103.0	106.2	103.2	106.8	100.0
99	II	99.2	101.3	105.9	100.6	107.2	107.2
99	III	98.6	98.3	105.4	104.2	114.8	105.4
99	IV	100.4	101.0	105.9	100.0	105.6	108.3
00	I	101.3	88.7	89.8	91.0	93.3	111.9
00	II	96.2	113.4	93.7	116.0	NA	103.4
00	III	93.5	84.8	96.4	99.7	92.5	107.0
00	IV	94.5	115.6	95.5	98.0	NA	100.7
01	I	94.1	115.5	93.4	95.2	88.5	99.4
01	II	92.7	112.1	NA	105.6	NA	96.3
01	III	93.0	90.1	96.3	117.4	NA	95.9
01	IV	89.0	80.8	102.2	113.3	NA	95.3
02	I	87.4	77.5	99.1	106.0	81.6	89.4
02	II	89.0	78.2	91.4	108.3	82.7	89.3
02	III	89.1	81.1	102.1	100.1	82.1	89.6
02	IV	95.3	81.5	102.5	97.2	87.6	89.9
03	I	90.7	78.7	94.2	95.9	88.3	87.4
03	II	88.0	77.1	87.9	98.1	86.8	86.5
03	III	84.9	82.3	84.8	105.1	87.5	86.0
03	IV	87.8	83.1	98.5	107.7	89.7	87.0
04	I	86.4	85.7	86.9	108.8	90.7	87.9
04	II	83.8	83.3	87.9	109.2	82.7	87.3
04	III	86.4	NA	86.4	103.0	82.5	91.5
04	IV	84.3	NA	86.1	100.0	81.0	93.1
05	I	84.4	84.3	NA	101.0	79.3	92.8
05	II	84.9	NA	95.2	99.1	NA	99.0
05	III	NA	NA	99.6	99.5	NA	95.0
05	IV	NA	NA	94.5	97.9	NA	93.2
06	I	NA	NA	97.6	106.3	NA	88.5
06	II	NA	NA	91.7	104.2	NA	87.9
06	III	NA	NA	96.6	109.4	NA	93.7



## *Median Home Value by County Census 2000*





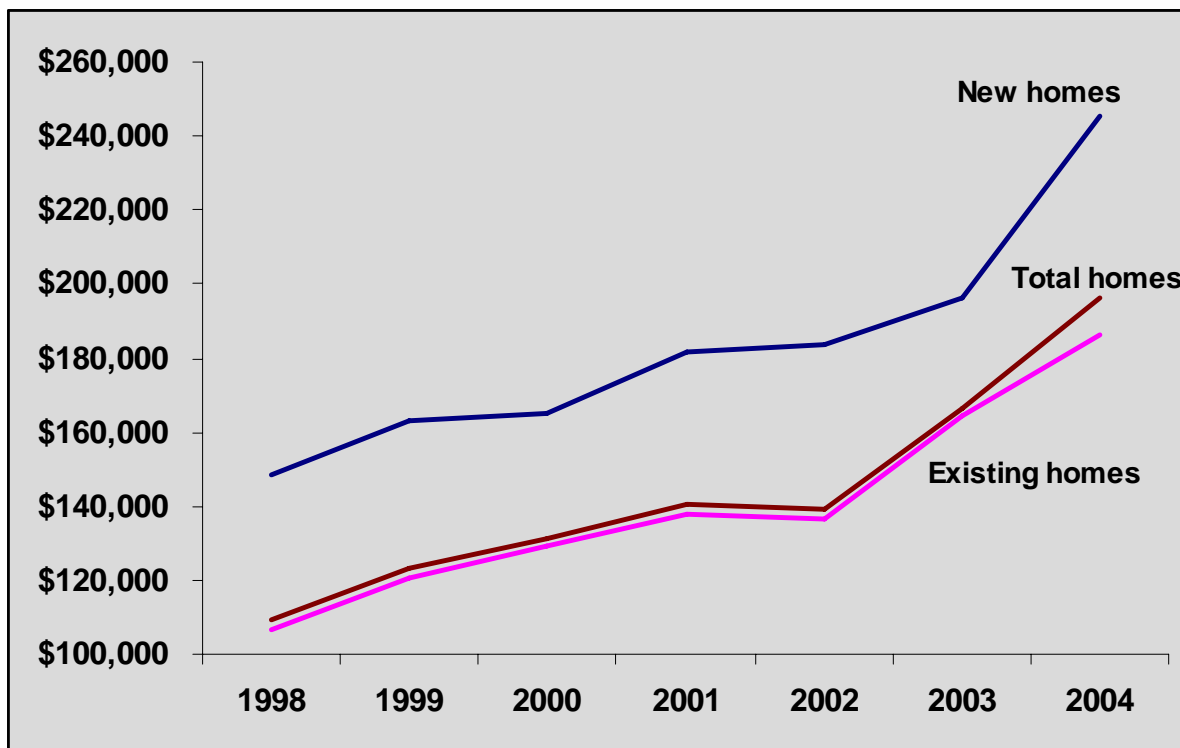
Another way to analyze housing costs is by sales of homes. From 1998 through 2004, the Montana Board of Housing collected home sales statistics throughout the state. These statistics represent a sample from all home sales and are collected from banks, title companies, and local real estate associations. Since 1998, the sample size has almost doubled, from 5,066 sales in 1998 to 9,132 sales in 2004. A larger sample size produces more accurate numbers.

From this sample, historical housing prices have been as follows:

Average	1998	1999	2000	2001	2002	2003	2004	1998-2004 Change	2003-2004 Change
<b>New homes</b>	\$148,649	\$163,286	\$164,824	\$181,683	\$183,645	\$196,271	\$245,344	65.0%	25.0%
<b>Existing homes</b>	\$106,374	\$120,657	\$128,982	\$138,134	\$136,834	\$164,187	\$186,001	74.9%	13.3%
<b>Total homes</b>	\$109,495	\$122,914	\$131,407	\$140,596	\$139,439	\$166,253	\$196,575	79.5%	18.2%
<b>Median</b>									
<b>New Homes</b>	\$125,450	\$141,650	\$137,100	\$142,900	\$156,352	\$169,690	\$187,332	49.3%	10.4%
<b>Existing Homes</b>	\$94,000	\$101,300	\$113,000	\$117,000	\$117,700	\$134,000	\$146,500	55.9%	9.3%
<b>Total Homes</b>	\$95,000	\$103,811	\$115,000	\$119,000	\$120,000	\$136,500	\$140,500	47.9%	2.9%
<b>Sample Size</b>	5,066	6,533	5,661	8,419	10,656	10,600	9,132	80.3%	-13.8%

Median is the number where one-half of sales are higher and one-half of sales are lower.

### AVERAGE PRICE OF HOUSING IN MONTANA Montana Board of Housing



**TABLE III.15**  
**AVERAGE PRICE OF HOUSING IN MONTANA**  
**MONTANA BOARD OF HOUSING**

County	1998	1999	2000	2001	2002	2003	1998-2003 Change	2002-2003 Change
Beaverhead	97,924	86,129	85,019	96,001	95,174	\$112,136	14.5%	17.8%
Big Horn	61,193	93,707	79,920	82,537	112,069	\$61,828	1.0%	-44.8%
Blaine	53,800	47,333	65,857	61,258	93,386	\$69,263	28.7%	-25.8%
Broadwater	118,025	111,247	103,782	110,882	92,755	\$131,978	11.8%	42.3%
Carbon	128,058	110,825	130,108	125,276	128,990	\$150,496	17.5%	16.7%
Carter				44,000				
Cascade	104,753	99,526	117,287	120,088	102,278	\$125,952	20.2%	23.1%
Chouteau	73,333	91,000	90,083	76,634	65,906	\$60,503	-17.5%	-8.2%
Custer	58,238	67,744	63,811	73,118	71,075	\$72,181	23.9%	1.6%
Daniels		45,000	108,000	30,000	62,935			-100.0%
Dawson	66,217	59,333	68,809	59,176	59,709	\$71,983	8.7%	20.6%
Deer Lodge	72,948	77,983	59,839	63,890	75,053	\$61,358	-15.9%	-18.2%
Fallon	58,436	65,900	52,879	59,250	67,923	\$42,167	-27.8%	-37.9%
Fergus	70,741	96,205	82,828	78,377	84,335	\$97,329	37.6%	15.4%
Flathead	131,493	125,665	179,741	173,653	181,103	\$221,856	68.7%	22.5%
Gallatin	145,446	171,597	182,524	163,427	159,833	\$202,668	39.3%	26.8%
Garfield		73,000	39,000	80,000		\$29,000		
Glacier	75,477	71,876	73,000	76,462	66,229	\$107,780	42.8%	62.7%
Golden Valley	57,450	142,900	99,167	27,600	89,717	\$74,333	29.4%	-17.1%
Granite	95,758	63,107	64,467	105,643	71,925	\$121,500	26.9%	68.9%
Hill	80,786	89,877	91,388	75,094	82,858	\$76,889	-4.8%	-7.2%
Jefferson	144,153	144,108	146,345	164,324	146,057	\$157,969	9.6%	8.2%
Judith Basin		70,000	31,750	78,833	82,674	\$51,000		-38.3%
Lake	117,768	156,097	190,254	161,647	178,631	\$217,318	84.5%	21.7%
Lewis & Clark	120,151	168,945	121,619	126,214	130,192	\$135,771	13.0%	4.3%
Liberty	86,667	95,000	61,000	48,333	55,614	\$49,183	-43.3%	-11.6%
Lincoln	90,351	88,438	88,860	122,811	154,002	\$160,648	77.8%	4.3%
Madison	143,030	136,012	88,686	130,098	129,102	\$176,951	23.7%	37.1%
McCone		53,500	44,900		51,436	\$69,000		34.1%
Meagher		104,833	178,000	100,833	73,630	\$69,646		-5.4%
Mineral	90,684	113,729	84,739	91,438	87,344	\$114,686	26.5%	31.3%
Missoula	126,952	148,709	147,524	161,498	160,936	\$207,276	63.3%	28.8%
Musselshell	51,304	93,198	94,725	111,900	85,537	\$94,008	83.2%	9.9%
Park	100,783	115,956	116,818	111,194	127,979	\$153,709	52.5%	20.1%
Phillips		66,269	62,300	59,000	68,569	\$54,000		-21.2%
Pondera	83,654	70,238	73,400	73,613	74,970	\$77,638	-7.2%	3.6%
Powder River				38,250	59,627	\$55,000		-7.8%
Powell	73,300	57,028	83,472	90,260	101,430	\$95,692	30.5%	-5.7%
Prairie		59,333	32,500		149,517	\$63,250		-57.7%
Ravalli	139,600	145,695	139,625	161,335	148,389	\$176,193	26.2%	18.7%
Richland	59,167	61,982	70,695	64,754	59,759	\$69,748	17.9%	16.7%
Roosevelt	59,717	46,528	71,958	63,129	86,000	\$50,833	-14.9%	-40.9%
Rosebud	59,189	58,917	64,041	61,372	68,947	\$82,127	38.8%	19.1%
Sanders	99,987	98,018	133,482	118,068	140,260	\$142,760	42.8%	1.8%
Sheridan	62,562	127,000		60,000			-100.0%	
Silverbow	77,521	81,114	80,909	77,078	79,130	\$100,333	29.4%	26.8%
Stillwater	95,770	114,165	147,994	135,100	123,029	\$152,339	59.1%	23.8%
Sweet Grass	96,589	119,569	124,976	140,074	160,939	\$110,000	13.9%	-31.7%
Teton	86,587	96,887	79,770	91,611	83,283	\$85,262	-1.5%	2.4%
Toole	61,352	66,288	67,070	73,895	61,836	\$78,633	28.2%	27.2%
Treasure						\$59,000		
Valley	68,938	66,238	62,850	71,489	71,388	\$83,406	21.0%	16.8%
Wheatland	48,912	57,500	51,853	69,667	65,812	\$125,633	156.9%	90.9%
Wibaux	26,000	55,000		58,000			-100.0%	
Yellowstone	110,498	125,043	125,733	121,067	133,520	\$144,806	31.0%	8.5%
<b>MONTANA</b>	<b>109,495</b>	<b>122,914</b>	<b>131,407</b>	<b>140,596</b>	<b>139,439</b>	<b>166,253</b>	<b>51.8%</b>	<b>19.2%</b>
<b>SAMPLE SIZE</b>	<b>5,066</b>	<b>6,533</b>	<b>5,661</b>	<b>8,419</b>	<b>10,656</b>	<b>10,600</b>	<b>109.2%</b>	<b>-0.5%</b>

Reeder's Village in Helena caused the average price to rise in 1999.

**TABLE III.16**  
**MEDIAN PRICE OF HOUSING IN MONTANA**  
**MONTANA BOARD OF HOUSING**

County	1998	1999	2000	2001	2002	2003	1998-2003 Change	2002-2003 Change
Beaverhead	81,000	83,500	75,000	83,000	86,500	99,900	23.3%	15.5%
Big Horn	56,680	76,000	69,500	72,400	107,605	53,750	-5.2%	-50.0%
Blaine	42,000	50,000	63,000	57,000	64,250	60,000	42.9%	-6.6%
Broadwater	101,250	79,500	83,000	100,498	78,250	105,000	3.7%	34.2%
Carbon	91,200	95,000	115,000	115,000	109,600		-100.0%	-100.0%
Carter				44,000		120,000		
Cascade	89,900	89,000	98,050	105,000	90,000	114,700	27.6%	27.4%
Chouteau	71,433	90,500	72,750	80,075	60,525	65,000	-9.0%	7.4%
Custer	50,050	65,000	62,000	66,000	64,525	65,000	29.9%	0.7%
Daniels		45,000	108,000	30,000	56,250			-100.0%
Dawson	63,750	62,700	63,800	55,000	51,953	65,750	3.1%	26.6%
Deer Lodge	64,794	72,000	50,000	54,000	69,150	54,950	-15.2%	-20.5%
Fallon	59,000	62,500	52,250	60,000	58,650	37,000	-37.3%	-36.9%
Fergus	66,000	80,000	63,000	74,800	71,000	78,000	18.2%	9.9%
Flathead	110,000	108,000	138,950	126,000	136,000	159,000	44.5%	16.9%
Gallatin	121,950	137,000	139,900	137,500	130,500	167,850	37.6%	28.6%
Garfield		73,000	39,000	80,000		29,000		
Glacier	68,000	68,500	65,750	75,000	60,000	98,000	44.1%	63.3%
Golden Valley	57,450	142,900	110,000	27,600	85,000	65,000	13.1%	-23.5%
Granite	98,500	53,000	57,000	62,000	67,750	121,500	23.4%	79.3%
Hill	73,500	77,750	86,500	68,000	74,500	72,000	-2.0%	-3.4%
Jefferson	139,500	135,000	144,500	163,000	149,700	161,400	15.7%	7.8%
Judith Basin		70,000	30,000	75,000	76,000	40,000		-47.4%
Lake	93,750	127,900	141,000	129,000	135,000	155,000	65.3%	14.8%
Lewis & Clark	106,000	110,000	112,194	115,000	117,250	127,000	19.8%	8.3%
Liberty	80,000	95,000	61,000	35,000	56,941	41,615	-48.0%	-26.9%
Lincoln	80,000	79,000	81,250	94,000	115,500	123,250	54.1%	6.7%
Madison	118,750	102,125	87,500	105,000	116,875	119,300	0.5%	2.1%
McCone		53,500	44,900		41,402	69,000		66.7%
Meagher		85,000	169,000	94,000	56,000	67,500		20.5%
Mineral	82,000	97,900	79,900	82,000	81,500	132,800	62.0%	62.9%
Missoula	115,000	130,000	132,000	139,337	143,850	169,950	47.8%	18.1%
Musselshell	40,000	93,150	80,875	122,500	67,533	56,750	41.9%	-16.0%
Park	82,200	97,232	92,500	96,075	102,000	121,000	47.2%	18.6%
Phillips		72,500	75,000	42,500	78,700	54,000		-31.4%
Ponderosa	60,600	61,700	53,000	73,700	68,725	81,250	34.1%	18.2%
Powder River				38,250	70,600	55,000		-22.1%
Powell	68,250	53,500	72,500	84,500	92,300	85,000	24.5%	-7.9%
Prairie		65,000	32,500		130,100	63,250		-51.4%
Ravalli	119,000	125,000	129,900	146,500	135,000	151,500	27.3%	12.2%
Richland	55,000	58,000	63,500	55,000	55,700	65,000	18.2%	16.7%
Roosevelt	58,750	40,000	55,000	56,500	86,000	55,000	-6.4%	-36.0%
Rosebud	63,000	62,250	71,250	67,000	66,500	69,900	11.0%	5.1%
Sanders	86,300	94,500	135,000	95,000	112,000	120,000	39.0%	7.1%
Sheridan	61,500	127,000		60,000			-100.0%	
Silverbow	69,000	67,500	65,500	72,250	68,988	81,875	18.7%	18.7%
Stillwater	85,000	100,500	127,900	116,000	106,625	115,000	35.3%	7.9%
Sweet Grass	86,500	98,500	114,546	139,500	142,500	110,000	27.2%	-22.8%
Teton	82,450	89,950	76,750	85,000	72,366	85,000	3.1%	17.5%
Toole	52,000	63,375	60,000	60,000	63,498	72,250	38.9%	13.8%
Treasure						59,000		
Valley	68,500	62,000	50,000	62,625	63,350	74,000	8.0%	16.8%
Wheatland	40,325	57,500	56,650	69,000	67,400	135,000	234.8%	100.3%
Wibaux	26,000	55,000		58,000			-100.0%	
Yellowstone	96,000	104,000	107,500	107,265	117,500	129,680	35.1%	10.4%
<b>MONTANA</b>	<b>95,000</b>	<b>103,811</b>	<b>115,000</b>	<b>119,000</b>	<b>120,000</b>	<b>136,500</b>	<b>43.7%</b>	<b>13.8%</b>
<b>SAMPLE SIZE</b>	<b>5,066</b>	<b>6,533</b>	<b>5,661</b>	<b>8,419</b>	<b>10,656</b>	<b>10,600</b>	<b>109.2%</b>	<b>-0.5%</b>

## **Total Monthly Housing Costs**

### Purchase Price/Monthly Rent

During May through August 2006, data was collected from newspaper classified advertisements for one, two and three bedroom rental properties (including advertised rentals for apartments, condos, single-family homes, and manufactured/mobile homes) and for two, three, four and 5+<sup>2</sup> bedroom site-built homes for sale (excluding manufactured and mobile homes), and for lots appropriate for manufactured housing. The data collected by county is presented in Table III.17.

An average price for a 3 bedroom double wide manufactured home was estimated using Census data and data from Pierce Homes in Billings. The Census Bureau (using a HUD Survey) reported the average sales price in 2005 for a new double wide manufactured home in Montana as \$64,600. This figure includes set up costs and utility hook up costs. The average cost for pouring a foundation obtained from Pierce Homes was \$12,000, for a total cost of \$76,600.

### Finance, Insurance, Taxes

A telephone survey of bankers and insurance agents was conducted in July 2005 to determine the average interest rate, origination fees, closing costs and insurance rate by county. Property tax rates were obtained from the Montana Department of Revenue and represent the average rate by county. The data collected by county is presented in Table III.18.

### Utilities

Monthly utility costs were calculated from the Section 8 Utility Allowance Schedules (UAS) effective October 2006. The “for rent” category utilized the Multi-Family UAS; the “manufactured home for sale” category utilized the Mobile Home UAS and the “2 – 5+ bedroom for sale category” utilized the Single-Family UAS. A weighted average rate was used for space heating, water heating, and cooking. This rate was based on historical energy consumption in Montana.<sup>3</sup> Electrical costs for lighting, refrigerators and other use were included. Homes with 5+ bedrooms were assumed to have air conditioning and the cost for this was included. Water, sewer and trash costs were included for homeowners; renters were assumed to pay for these services as part of their rent. As noted above, the “for rent” columns include advertised rentals for apartments, condos, and single-family homes, and manufactured/mobile homes while the “for sale” column includes manufactured homes (excluding mobile homes) and 2 – 5+ bedroom single-family homes, townhouses, and condos.

The monthly utility costs are presented in Table III.19.

---

<sup>2</sup> 5+ bedroom homes are homes with more than 4 bedrooms; or with extra features such as a pool, a view, or acreage.

<sup>3</sup> Historical energy use (obtained from the Energy Information Administration) was calculated as 55% natural gas, 11% bottled gas, and 34% electricity for the period 1996–2000 (most recent available data).

**TABLE III.17a**  
**AVERAGE ADVERTISED MONTHLY RENT THROUGHOUT MONTANA - May to August 2006**

County	City	Source of Data	Monthly Rent		
			1 bdrm	2 bdrm	3 bdrm
Beaverhead	Dillon	Dillon Tribune	309	418	488
Big Horn	Hardin	Big Horn County News	.	.	575
Blaine	Chinook	The Journal News-Opinion	400	300	.
Broadwater	Townsend	The Townsend Star	258	411	430
Carbon	Red Lodge	Carbon County News	377	500	.
Carter	Ekalaka	Ekalaka Eagle	.	.	.
Cascade	Great Falls	Great Falls Tribune	359	470	642
Chouteau	Fort Benton	The River Press	275	415	375
Chouteau	Big Sandy	The Mountaineer	.	.	.
Custer	Miles City	Miles City Star	298	401	464
Daniels	Scobey	Daniels County Leader	.	.	.
Dawson	Glendive	Glendive Ranger-Review	250	636	350
Deer Lodge	Anaconda	Anaconda Leader	255	417	584
Fallon	Baker	Fallon County Times	419	375	500
Fergus	Lewistown	Lewistown News-Argus	295	431	425
Flathead	Columbia Falls	Hungry Horse News	451	626	767
Flathead	Kalispell	The Daily Inter Lake	488	725	925
Flathead	Whitefish	Whitefish Pilot	.	.	.
Gallatin	Bozeman	Bozeman Daily Chronicle	513	674	951
Gallatin	Big Sky	Lone Peak Lookout	617	1,109	1,425
Gallatin	Three Forks	Three Forks Herald	445	650	717
Gallatin	West Yellowstone	The West Yellowstone News	.	.	.
Garfield	Jordan	Jordan Tribune	.	.	.
Glacier	Browning	Glacier-Republic	352	373	449
Glacier	Cut Bank	Pioneer Press & Western Breeze	275	.	425
Golden Valley	Ryegate	The Times Clarion	.	281	346
Granite	Philipsburg	The Philipsburg Mail	333	333	400
Hill	Havre	Havre Daily News	299	375	476
Jefferson	Boulder	Boulder Monitor	288	465	625
Jefferson	Clancy	Jefferson County Courier	275	.	.
Jefferson	Whitehall	Whitehall Ledger	294	428	455
Judith Basin	Stanford	Central Montana Press & Judith Basin Press	.	.	.
Lake	Pablo	Char-Koosta News	.	.	.
Lewis and Clark	Helena	Helena Independent Record	440	581	806
Lewis and Clark	Lincoln	Blackfoot Valley Dispatch	312	.	495
Liberty	Chester	Liberty County Times	.	325	281
Lincoln	Libby	Western News & The Montanan	275	457	800

**TABLE III.17a (continued)**  
**AVERAGE ADVERTISED MONTHLY RENT THROUGHOUT MONTANA - May to August 2006**

County	City	Source of Data	Monthly Rent		
			1 bdrm	2 bdrm	3 bdrm
Lincoln	Eureka	Tobacco Valley News	461	433	678
Madison	Ennis	The Madisonian	551	540	663
McCone	Circle	Circle Banner	.	.	.
Meagher	White Sulphur Springs	The Meagher County News	.	369	.
Mineral	Superior	Mineral Independent	320	420	529
Missoula	Missoula	The Missoulian & Missoula Independent	501	644	931
Missoula	Seeley Lake	Seeley-Swan Pathfinder	457	447	632
Musselshell	Roundup		298	433	458
Park	Livingston	Livingston Enterprise	367	559	739
Petroleum	Winnett	Roundup Record Tribune & Winnett Times	298	433	458
Phillips	Malta	Phillips County News	.	175	420
Pondera	Conrad	Independent-Observer	282	352	414
Pondera	Valier	The Valerian	.	.	.
Powder River	Broadus	Powder River Examiner	.	.	.
Powell	Deer Lodge	Silver State Post	295	454	450
Prairie	Terry	The Terry Tribune	.	.	.
Ravalli	Hamilton	Ravalli Republic	458	591	878
Ravalli	Stevensville	The Bitterroot Star	.	.	.
Richland	Sidney	Sidney Herald-Leader	261	400	
Roosevelt	Wolf Point	Wotanin Wowapi & Herald News	.	.	.
Rosebud	Forsyth	The Independent Press	288	354	429
Sanders	Thompson Falls	Sanders County Ledger	322	454	650
Sheridan	Plentywood	Sheridan County News	.	350	400
Silver Bow	Butte	The Montana Standard	350	461	615
Stillwater	Columbus	Stillwater County News	.	.	.
Sweet Grass	Big Timber	The Big Timber Pioneer	372	458	696
Teton	Choteau	Chouteau Acantha	295	360	.
Teton	Fairfield	Fairfield Sun Times	.	375	375
Toole	Shelby	Shelby Promoter	.	.	.
Treasure	Hysham	The Times-Clarion	.	.	.
Valley	Glasgow	Glasgow Courier	272	305	325
Wheatland	Harlowton	The Times Clarion	.	.	.
Wibaux	Wibaux	The Wibaux Pioneer-Gazette	.	200	.
Yellowstone	Billings	Billings Gazette, Outpost, Yellow. Co. News	413	564	769
Yellowstone	Laurel	Laurel Outlook	360	485	653
<b>Montana Average</b>			<b>\$361</b>	<b>\$425</b>	<b>\$579</b>

**TABLE III.17b**  
**AVERAGE ADVERTISED FOR-SALE PRICE THROUGHOUT MONTANA - May to August 2006**

County	City	Advertised For-Sale Price				
		Lot	2 bdrm	3 bdrm	4 bdrm	5+ bdrm
Beaverhead	Dillon	69,000	60,900		146,000	.
Big Horn	Hardin		81,083		93,977	239,544
Blaine	Chinook		68,223	111,067	99,063	.
Broadwater	Townsend	36,813		142,056	176,960	227,638
Carbon	Red Lodge	108,052	167,475	320,065	734,722	481,140
Carter	Ekalaka		.	.	.	95,000
Cascade	Great Falls	38,703	111,781	163,143	233,210	249,480
Chouteau	Fort Benton	32,023	52,808	92,940	94,142	145,033
Chouteau	Big Sandy		22,000	33,179	.	55,000
Custer	Miles City	3,500	36,522	97,600	101,967	150,280
Daniels	Scobey	50,000	6,000	115,417	45,000	80,000
Dawson	Glendive	.	.	135,000	103,000	240,000
Deer Lodge	Anaconda	29,155	56,410	87,985	111,529	184,256
Fallon	Baker	.	47,333	57,750	598,000	.
Fergus	Lewistown	24,470	90,485	154,975	144,544	251,105
Flathead	Columbia Falls	122,643	171,946	261,232	509,080	278,180
Flathead	Kalispell	88,123	197,812	250,037	397,829	366,354
Flathead	Whitefish	160,000	129,000	159,760	194,667	240,500
Gallatin	Bozeman	113,490	204,964	292,125	326,642	452,619
Gallatin	Big Sky	.	265,000	408,750	350,000	314,900
Gallatin	Three Forks	171,900	128,675	362,675	384,758	289,900
Gallatin	West Yellowstone	18,000	153,625	.	.	.
Garfield	Jordan	.	.	96,500	64,667	165,000
Glacier	Browning	31,830	43,953	81,851	97,857	187,576
Glacier	Cut Bank	12,000	19,900	66,044	64,180	104,340
Golden Valley	Ryegate	4,875	53,750	.	83,000	84,290
Granite	Philipsburg	106,833	243,400	234,650	519,143	229,000
Hill	Havre	54,000	65,500	162,650	137,500	275,000
Jefferson	Boulder		74,900	100,929	114,900	
Jefferson	Clancy	.	.	103,889	.	.
Jefferson	Whitehall	38,338	80,025	143,017	197,300	261,295
Judith Basin	Stanford	18,515	35,091	53,700	61,900	.
Lake	Pablo	.	.	.	92,000	325,000
Lewis and Clark	Helena	63,633	119,031	190,103	192,326	272,632
Lewis and Clark	Lincoln	.	.	.	.	.
Liberty	Chester	30,833	60,669	69,076	60,500	94,900
Lincoln	Libby	65,951	93,753	141,678	162,550	202,491
Lincoln	Eureka	19,000	.	155,000	.	132,500

**TABLE III.17b (continued)**  
**AVERAGE ADVERTISED FOR-SALE PRICE THROUGHOUT MONTANA - May to August 2006**

County	City	Advertised For-Sale Price				
		Lot	2 bdrm	3 bdrm	4 bdrm	5+ bdrm
Madison	Ennis	81,788	232,185	255,142	224,185	389,042
McCone	Circle	..	..	..	..	..
Meagher	White Sulphur Springs			98,000		
Mineral	Superior	67,837	138,925	218,898	321,640	251,739
Missoula	Missoula	96,840	175,577	210,101	251,162	307,013
Missoula	Seeley Lake	86,280	184,500	214,500		463,309
Musselshell	Roundup		..	..	..	..
Park	Livingston	..	..	..	..	..
Petroleum	Winnett	..	..	..	..	..
Phillips	Malta	53,000	51,583	162,500	42,700	50,000
Pondera	Conrad	12,273	39,957	61,992	80,906	98,015
Pondera	Valier	..	..	..	..	..
Powder River	Broadus		45,770			
Powell	Deer Lodge	65,333	61,000	170,375	172,450	373,000
Prairie	Terry		75,000	82,000	137,000	160,000
Ravalli	Hamilton	96,840	175,577	210,101	251,162	307,013
Ravalli	Stevensville	96,840	175,577	210,101	251,162	307,013
Richland	Sidney	20,000	76,313	113,725	179,000	156,375
Roosevelt	Wolf Point	..	..	..	..	..
Rosebud	Forsyth		82,104	120,445	110,194	165,217
Sanders	Plains	..	..	..	..	..
Sanders	Thompson Falls	72,982	139,715	173,758	300,838	271,687
Sheridan	Plentywood			38,979	110,000	
Silver Bow	Butte	54,363	82,638	111,095	186,300	298,716
Stillwater	Columbus	..	..	..	..	..
Sweet Grass	Big Timber	43,793	88,322	169,563	354,750	230,140
Teton	Choteau	..	..	..	..	..
Teton	Fairfield		91,314	151,333		146,600
Toole	Shelby	..	..	..	..	..
Treasure	Hysham	..	..	..	..	..
Valley	Glasgow	9,843	56,376	68,658	113,283	131,024
Wheatland	Harlowton					
Wibaux	Wibaux		20,000			
Yellowstone	Billings	101,605	130,542	167,277	223,439	285,518
Yellowstone	Huntley	38,500	117,500	130,340	196,000	216,468
Yellowstone	Laurel	65,990	200,000	131,775	162,750	162,850
	<b>Montana Average</b>	<b>\$59,902</b>	<b>\$103,509</b>	<b>\$153,123</b>	<b>\$203,173</b>	<b>\$228,914</b>



**TABLE III.18**  
**FINANCE, TAX AND INSURANCE COSTS FOR HOME OWNERSHIP**  
Jul-06

County	City	Lending Institution	Telephone #	% of Loan Amount			Per \$1 of Value	
				Int. Rate	Orig. Fees	Closing Costs	Prop. Tax Rate	Ins. Rate
Beaverhead	Dillon	Pioneer Federal	406-683-5191	6.250	1.00	0.00	0.0123	0.0068
Big Horn	Hardin	Little Horn State Bank	406-665-2332	6.250	1.00	2.00	0.0103	0.0073
Blaine	Harlem	Bank of Harlem	406-353-2201	8.250	1.00	0.30	0.0112	0.0080
Broadwater	Townsend	American Fed Sav Bank	406-442-3080	6.250	1.00	0.50	0.0112	0.0042
Carbon	Bridger	Bank of Bridger	406-662-3222	6.875	1.00	2.50	0.0120	0.0095
Carter	Ekalaka	First National Bank	406-775-8724	6.250	1.00	2.00	0.0107	0.0050
Cascade	Great Falls	First Interstate Bank	406-454-6200	6.625	1.00	1.00	0.0137	0.0050
Chouteau	Fort Benton	1st Security Bank	406-622-3434	8.750	1.00	1.60	0.0123	0.0064
Custer	Miles City	First Interstate Bank	406-232-5590	6.750	1.00	2.50	0.0144	0.0089
Daniels	Scobey	Independence Bank of Havre	800-823-2274	6.250	1.00	1.20	0.0148	0.0080
Dawson	Glendive	Community First Bank	406-377-8282	6.875	1.00	0.75	0.0156	0.0100
Deer Lodge	Anaconda	Wells Fargo Home Mortgage	406-563-3483	6.250	1.00	1.00	0.0160	0.0065
Fallon	Baker	Bank of Baker	406-778-3382	10.500	1.00	0.25	0.0077	0.0098
Fergus	Lewistown	Western Security	406-538-7448	6.370	1.00	2.50	0.0119	0.0054
Flathead	Kalispell	Glacier Bank	406-756-4275	6.250	1.00	1.50	0.0131	0.0094
Gallatin	Bozeman	Wells Fargo Home Mortgage	406-585-2227	6.500	1.00	3.00	0.0113	0.0078
Garfield	Jordan	Garfield County Bank	406-557-2201	8.250	1.00	0.00	0.0106	0.0057
Glacier	Cut Bank	MT Mortgage and Financ. Svc.	406-873-5517	6.250	1.00	1.00	0.0148	0.0093
Golden Valley	Ryegate	Continental National	406-568-2405	8.750	1.00	0.80	0.0115	0.0103
Granite	Phillipsburg	Flint Creek Valley Bank	406-859-3241	6.500	1.00	1.10	0.0136	0.0080
Hill	Havre	Stockman Bank	406-265-5831	6.375	1.00	1.00	0.0130	0.0075
Jefferson	Boulder	First Boulder Valley	406-225-3351	6.536	1.00	3.70	0.0118	0.0078
Judith Basin	Stanford	Basin State Bank	406-538-3301	8.750	1.00	2.50	0.0106	0.0061
Lake	Polson	First Interstate Bank	406-883-7700	6.375	0.50	0.00	0.0111	0.0050
Lewis and Clark	Helena/Lincoln	First Interstate Bank	406-457-7171	6.750	1.00	0.25	0.0147	0.0051
Liberty	Chester	Wells Fargo Home Mortgage	406-247-8361	6.250	1.00	1.00	0.0117	0.0097
Lincoln	Libby	Glacier Bank	406-293-4109	6.250	1.00	1.00	0.0116	0.0043
Madison	Virginia City	First Madison Valley	406-682-4215	6.750	1.00	2.50	0.0123	0.0075
McCone	Circle	Wells Fargo Home Mortgage	406-485-2731	6.250	1.00	1.00	0.0142	0.0175
Meagher	White Sulphur Springs	Bank of the Rockies NA	406-547-3331	6.500	1.00	2.50	0.0104	0.0060
Mineral	Lolo	Bitterroot Valley Bank	406-273-2400	6.500	1.00	2.20	0.0138	0.0050
Missoula	Missoula	1st Interstate	406-523-4200	6.500	1.00	1.00	0.0145	0.0045
Musselshell	Roundup	Wells Fargo Home Mortgage	406-323-2000	6.250	1.00	1.00	0.0125	0.0088
Park	Livingston	First Interstate Bank	406-222-2950	6.625	1.00	3.00	0.0109	0.0053
Petroleum	Winnett	1st Security (Roundup )	406-323-1100	10.500	1.00	1.00	0.0144	0.0088
Phillips	Malta	First Security	406-654-2221	11.500	1.00	1.00	0.0108	0.0080
Pondera	Conrad	Wells Fargo	406-454-5523	6.250	1.00	1.00	0.0136	0.0064
Powder River	Broadus	Rocky Mountain	406-436-2611	6.250	1.00	1.00	0.0149	0.0062
Powell	Deer Lodge	Pioneer Federal	406-846-2202	6.250	1.00	2.00	0.0116	0.0048
Prairie	Terry	Stockman Bank of Terry	406-377-1000	8.250	1.00	0.70	0.0136	0.0094
Ravalli	Hamilton	First Interstate Bank	406-363-0900	6.250	1.00	1.00	0.0110	0.0045
Richland	Sidney	Stockman Bank	406-433-8600	6.750	1.00	3.50	0.0088	0.0080
Roosevelt	Wolf Point	First Community Bank	406-653-2010	7.680	1.00	3.80	0.0121	0.0080
Rosebud	Forsyth	First State Bank of Forsyth	406-346-2111	8.500	1.00	1.10	0.0071	0.0098
Sanders	Thompson Falls	First State Bank	406-827-3565	6.500	1.00	2.00	0.0104	0.0054
Sheridan	Plentywood	Rocky Mountain Bank	406-765-2265	9.500	1.00	2.50	0.0149	0.0088
Silver Bow	Butte	Glacier Bank	406-782-9104	6.250	1.00	1.00	0.0153	0.0070
Stillwater	Columbus	Yellowstone Bank	406-322-5366	6.625	1.00	3.00	0.0105	0.0085
Sweet Grass	Big Timber	Sterling Bank	406-932-5317	6.750	0.50	1.80	0.0117	0.0085
Teton	Choteau	Citizens State Bank	406-466-5743	6.250	0.50	1.00	0.0135	0.0061
Toole	Shelby	Heritage Bank	800-800-4310	6.375	1.00	2.70	0.0119	0.0070
Treasure	Hysham	Stockman Bank	406-342-5214	6.250	1.00	1.00	0.0122	0.0103
Valley	Glasgow	Independence Bank	406-228-9361	6.250	1.00	0.90	0.0114	0.0090
Wheatland	Harlowton	Continental National	406-632-4373	8.750	1.00	0.40	0.0108	0.0062
Wibaux	Wibaux	Stockman Bank	406-796-2424	6.250	1.00	3.00	0.0109	0.0095
Yellowstone	Billings	Wells Fargo Home Mortgage	406-238-0750	6.375	1.00	2.00	0.0127	0.0090

**TABLE III.19**  
**MONTHLY UTILITY COSTS**  
MT Department of Commerce Utility Allowances - October 2006

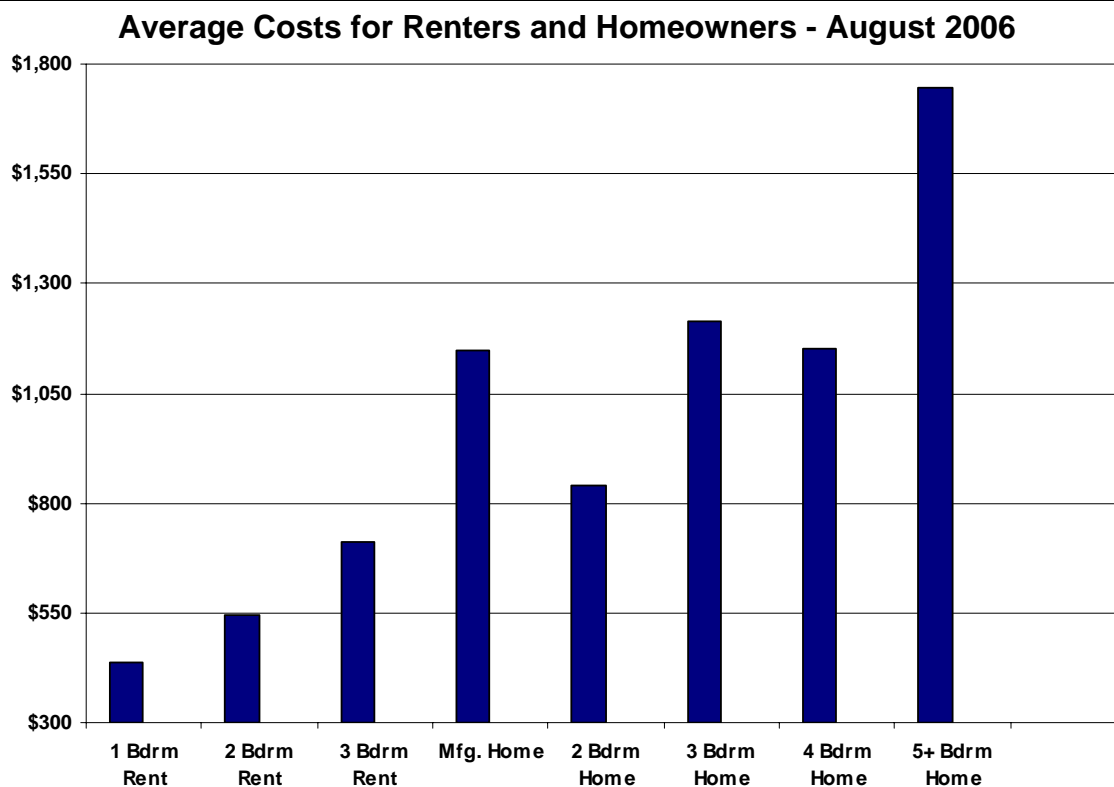
County	City	Region	For Rent			For Sale				
			1 bdrm	2 bdrm	3 bdrm	Mfg Home	2 bdrm	3 bdrm	4 bdrm	5+ bdrm
Beaverhead		12	\$81	\$101	\$140	\$165	\$147	\$187	\$232	\$267
Big Horn		7	\$75	\$94	\$128	\$183	\$162	\$199	\$244	\$277
Blaine		4	\$86	\$107	\$145	\$214	\$187	\$234	\$286	\$325
Broadwater		8	\$88	\$109	\$149	\$191	\$175	\$214	\$260	\$294
Carbon		7	\$75	\$94	\$128	\$183	\$162	\$199	\$244	\$277
Carter		3	\$76	\$94	\$128	\$192	\$167	\$209	\$254	\$291
Cascade	Great Falls	15	\$98	\$121	\$164	\$214	\$186	\$237	\$291	\$334
Chouteau		5	\$87	\$106	\$144	\$212	\$192	\$232	\$277	\$313
Custer		3	\$76	\$94	\$128	\$192	\$167	\$209	\$254	\$291
Daniels		1	\$77	\$96	\$132	\$190	\$171	\$210	\$252	\$288
Dawson		2	\$78	\$95	\$130	\$180	\$162	\$199	\$240	\$273
Deer Lodge		12	\$81	\$101	\$140	\$165	\$147	\$187	\$232	\$267
Fallon		3	\$76	\$94	\$128	\$192	\$167	\$209	\$254	\$291
Fergus		6	\$88	\$109	\$147	\$213	\$189	\$232	\$282	\$322
Flathead		10	\$80	\$97	\$128	\$193	\$169	\$207	\$249	\$283
Gallatin	Bozeman	16	\$86	\$106	\$144	\$232	\$202	\$250	\$300	\$342
Garfield		2	\$78	\$95	\$130	\$180	\$162	\$199	\$240	\$273
Glacier		5	\$87	\$106	\$144	\$212	\$192	\$232	\$277	\$313
Golden Valley		6	\$88	\$109	\$147	\$213	\$189	\$232	\$282	\$322
Granite		12	\$81	\$101	\$140	\$165	\$147	\$187	\$232	\$267
Hill		4	\$86	\$107	\$145	\$214	\$187	\$234	\$286	\$325
Jefferson		8	\$88	\$109	\$149	\$191	\$175	\$214	\$260	\$294
Judith Basin		6	\$88	\$109	\$147	\$213	\$189	\$232	\$282	\$322
Lake		10	\$80	\$97	\$128	\$193	\$169	\$207	\$249	\$283
Lewis and Clark	Helena	13	\$89	\$109	\$144	\$208	\$175	\$226	\$280	\$324
Liberty		4	\$86	\$107	\$145	\$214	\$187	\$234	\$286	\$325
Lincoln		10	\$80	\$97	\$128	\$193	\$169	\$207	\$249	\$283
Madison		12	\$81	\$101	\$140	\$165	\$147	\$187	\$232	\$267
McCone		2	\$78	\$95	\$130	\$180	\$162	\$199	\$240	\$273
Meagher		9	\$87	\$107	\$147	\$203	\$178	\$222	\$273	\$312
Mineral		11	\$80	\$98	\$132	\$200	\$184	\$218	\$259	\$294
Missoula	Missoula	17	\$81	\$100	\$135	\$203	\$185	\$222	\$267	\$300
Musselshell		6	\$88	\$109	\$147	\$213	\$189	\$232	\$282	\$322
Park		9	\$87	\$107	\$147	\$203	\$178	\$222	\$273	\$312
Petroleum		6	\$88	\$109	\$147	\$213	\$189	\$232	\$282	\$322
Phillips		1	\$77	\$96	\$132	\$190	\$171	\$210	\$252	\$288
Pondera		5	\$87	\$106	\$144	\$212	\$192	\$232	\$277	\$313
Powder River		3	\$76	\$94	\$128	\$192	\$167	\$209	\$254	\$291
Powell		12	\$81	\$101	\$140	\$165	\$147	\$187	\$232	\$267
Prairie		2	\$78	\$95	\$130	\$180	\$162	\$199	\$240	\$273
Ravalli		11	\$80	\$98	\$132	\$200	\$184	\$218	\$259	\$294
Richland		2	\$78	\$95	\$130	\$180	\$162	\$199	\$240	\$273
Roosevelt		1	\$77	\$96	\$132	\$190	\$171	\$210	\$252	\$288
Rosebud		3	\$76	\$94	\$128	\$192	\$167	\$209	\$254	\$291
Sanders		10	\$80	\$97	\$128	\$193	\$169	\$207	\$249	\$283
Sheridan		1	\$77	\$96	\$132	\$190	\$171	\$210	\$252	\$288
Silver Bow	Butte	18	\$88	\$111	\$154	\$209	\$183	\$229	\$282	\$324
Stillwater		7	\$75	\$94	\$128	\$183	\$162	\$199	\$244	\$277
Sweet Grass		7	\$75	\$94	\$128	\$183	\$162	\$199	\$244	\$277
Teton		5	\$87	\$106	\$144	\$212	\$192	\$232	\$277	\$313
Toole		5	\$87	\$106	\$144	\$212	\$192	\$232	\$277	\$313
Treasure		3	\$76	\$94	\$128	\$192	\$167	\$209	\$254	\$291
Valley		1	\$77	\$96	\$132	\$190	\$171	\$210	\$252	\$288
Wheatland		6	\$88	\$109	\$147	\$213	\$189	\$232	\$282	\$322
Wibaux		2	\$78	\$95	\$130	\$180	\$162	\$199	\$240	\$273
Yellowstone	Billings	14	\$75	\$93	\$125	\$167	\$146	\$185	\$228	\$261

Using the data collected (advertised prices, finance, tax, insurance and utility costs), the monthly cost of housing in Montana was computed for each county. For homeowners, the calculation assumes the purchase was financed with a conventional 30-year mortgage with a 10% down payment for 2 and 3 bedroom homes and a 20% down payment for 4 and 5+ bedroom homes. Private mortgage insurance (PMI) was included in the 10% down payment calculation at an average rate of .65% of the loan amount annually<sup>4</sup>. Fees and closing costs were also financed over 30 years. Property taxes, insurance costs, and utility costs were added to determine the total monthly cost of owning a home.

For manufactured home purchasers, the calculation assumes the purchase of the manufactured home and lot were financed with a conventional 30-year mortgage with a 10% down payment, and PMI at .65% of the loan amount annually. Fees and closing costs were also financed over 30 years. Property taxes, insurance costs and utility costs were added to determine the total monthly cost of owning a 3-bedroom double wide manufactured home.

For renters, the monthly rental cost and monthly utility cost were added together to determine the total monthly cost of renting a home.

The average costs for Montana for each category are depicted below, and in detail by county in Table III.20 on the following page.



<sup>4</sup> PMI rates range from .52% to .78% annually for a 10% down payment loan.

**TABLE III.20**  
**MONTHLY COST OF HOUSING IN MONTANA**

County	City	For Rent			For Sale				
		1 bdrm	2 bdrm	3 bdrm	Mfg Home	2 bdrm	3 bdrm	4 bdrm	5+ bdrm
Beaverhead	Dillon	390	516	628	1,204	614	..	1,189	..
Big Horn	Hardin	..	..	703	..	781	..	856	1,837
Blaine	Chinook	486	407	..	..	690	908	1,013	..
Broadwater	Townsend	338	457	576	971	568	871	1,368	1,718
Carbon	Red Lodge	425	594	128	1,510	1,044	1,778	..	3,742
Carter	Ekalaka	..	..	..	725	..	..	..	891
Cascade	Great Falls	454	590	799	1,139	928	1,205	1,504	1,929
Chouteau	Fort Benton	337	554	544	1,099	671	899	848	1,295
Chouteau	Big Sandy	..	..	..	876	405	539	..	751
Custer	Miles City	374	495	592	824	475	1,032	996	1,385
Daniels	Scobey	..	..	..	1,133	219	..	..	841
Dawson	Glendive	296	305	480	..	..	..	680	..
Deer Lodge	Anaconda	333	514	756	957	598	879	946	1,542
Fallon	Baker	526	469	628	..	..	..	..	..
Fergus	Lewistown	368	497	560	1,052	771	1,494	1,104	1,974
Flathead	Columbia Falls	511	713	900	1,925	1,203	1,488	1,593	1,943
Flathead	Kalispell	538	814	1,043	1,279	1,228	1,727	1,970	2,683
Flathead	Whitefish	..	..	..	1,925	1,203	1,488	1,593	1,943
Gallatin	Bozeman	591	771	1,078	1,709	1,295	2,101	2,003	3,587
Gallatin	Big Sky	641	1,107	1,466	..	..	3,715	..	..
Gallatin	Three Forks	531	756	894	..	..	1,437	..	..
Gallatin	West Yellowstone	..	..	..	935	1,426	..	..	..
Garfield	Jordan	..	..	..	..	..	..	587	..
Glacier	Browning	362	..	569	1,010	551	860	985	1,568
Glacier	Cut Bank	409	448	592	882	354	768	727	1,044
Golden Valley	Ryegate	..	392	493	960	697	..	961	1,011
Granite	Philipsburg	..	426	540	..	..	..	..	..
Hill	Havre	365	481	623	..	..	1,609	1,339	..
Jefferson	Boulder	373	574	..	769	779	1,028	260	..
Jefferson	Clancy	..	..	..	..	..	1,033	..	..
Jefferson	Whitehall	383	548	539	1,083	697	954	1,568	2,149
Judith Basin	Stanford	..	..	..	1,023	474	659	694	..
Lake	Pablo	..	..	..	..	..	..	832	2,341
Lewis and Clark	Helena	526	683	941	1,270	1,176	1,605	1,455	2,154
Lewis and Clark	Lincoln	401	..	639	..	..	..	..	..
Liberty	Chester	..	432	426	999	666	779	696	969
Lincoln	Libby	416	499	691	1,061	592	763	978	1,777

**TABLE III.20 (continued)**  
**MONTHLY COST OF HOUSING IN MONTANA**

County	City	For Rent			For Sale				
		1 bdrm	2 bdrm	3 bdrm	Mfg Home	2 bdrm	3 bdrm	4 bdrm	5+ bdrm
Lincoln	Eureka	543	523	847	860	..	1,470	..	1,120
Madison	Ennis	634	627	805	1,194	1,069	1,494	1,487	2,945
McCone	Circle	..	..	..	..	..	..	..	..
Meagher	White Sulphur Springs	..	467	..	..	..	977	..	..
Mineral	Superior	403	513	643	1,187	1,202	1,105	..	1,892
Missoula	Missoula	582	744	1,066	1,487	1,548	2,112	2,273	3,342
Missoula	Seeley Lake	521	572	920	1,296	1,510	1,417	..	3,406
Musselshell	Roundup	..	..	..	..	526	952	720	1,473
Park	Livingston	449	656	884	1,682	997	1,367	..	2,141
Petroleum	Winnett	375	529	590	..	639	1,192	871	1,870
Phillips	Malta	..	281	564	1,159	503	929	661	766
Pondera	Conrad	369	458	554	848	483	708	813	959
Pondera	Valier	..	..	..	..	..	..	..	..
Powder River	Broadus	..	..	..	..	470	..	..	..
Powell	Deer Lodge	389	592	580	..	475	920	1,001	713
Prairie	Terry	..	..	..	..	..	698	..	1,551
Ravalli	Hamilton	538	689	1,010	1,411	1,484	1,773	1,839	2,165
Ravalli	Stevensville	..	..	..	..	..	..	..	..
Richland	Sidney	354	496	..	896	697	676	1,456	1,335
Roosevelt	Wolf Point	..	..	..	..	..	..	..	..
Rosebud	Forsyth	370	456	568	..	823	1,058	1,045	1,466
Sanders	Plains	..	..	..	..	..	..	..	..
Sanders	Thompson Falls	399	522	782	1,250	884	1,354	1,232	2,035
Sheridan	Plentywood	..	461	554	..	..	553	..	..
Silver Bow	Butte	414	542	686	1,016	1,092	1,004	1,002	1,931
Stillwater	Columbus	..	..	..	..	..	..	..	..
Sweet Grass	Big Timber	431	585	844	1,118	..	1,392	..	1,885
Teton	Choteau	382	466	..	..	..	..	..	..
Teton	Fairfield	..	..	519	..	732	..	..	1,282
Toole	Shelby	..	..	..	..	..	..	..	..
Treasure	Hysham	..	..	..	..	..	..	..	..
Valley	Glasgow	360	414	472	819	611	746	1,011	1,166
Wheatland	Harlowton	..	..	..	..	..	..	..	..
Wibaux	Wibaux	..	293	..	..	..	..	..	..
Yellowstone	Billings	553	672	863	1,226	1,181	1,509	1,718	2,235
Yellowstone	Huntley	357	401	557	1,025	1,092	1,234	1,585	1,738
Yellowstone	Laurel	356	442	575	..	..	1,110	761	1,056
<b>Montana Average</b>		<b>438</b>	<b>544</b>	<b>713</b>	<b>1146</b>	<b>840</b>	<b>1213</b>	<b>1152</b>	<b>1747</b>

## MEDIAN FAMILY INCOME AND COST BURDEN THRESHOLDS

HUD sets income limits that determine the eligibility of applicants for assisted housing programs. Using data from the Census, the American Community Survey, and the Bureau of Labor Statistics, HUD estimates median family income (one-half of families have higher income, one-half of families have lower income) for a family of four (base) and adjusts this income number for different family sizes as follows:

<u>Family Size</u>	<u>Percentage Adjustment to Base</u>
1	70% of BASE
2	80% of BASE
3	90% of BASE
4	BASE
5	108% of BASE
6	116% of BASE
7	124% of BASE
8	132% of BASE

HUD then calculates three income categories for a four person household:

1. 0-30% of median family income (the lowest income category);
2. 31-50% of median family income, which is defined as very low income; and
3. 51-80% of median family income, which is defined as low income.

Adjustments are made for areas that have unusually high or low income to housing cost relationships.

HUD's median family income categories for fiscal year 2005 are in Table III.21 on the following page.

HUD's definition of a cost burden is when at least 30%<sup>5</sup> of a household's monthly income is spent on housing costs, including utilities such as energy. HUD's definition of a severe cost burden is when 50% or more of monthly income is spent on housing costs.

Cost burden thresholds based on 30% and 50% of a household's monthly income were calculated for each of HUD's three income categories noted above. Detail by county is in Table III.22 following.

---

<sup>5</sup> HUD's 30% calculation has become standard practice. Many lenders prefer a ratio of 30% or less of income to principal, interest, insurance (property and mortgage) and taxes.

**TABLE III.21**  
**HUD MEDIAN FAMILY INCOME (MFI) CATEGORIES**  
**Fiscal Year 2006**

County	2006 Median Family Income	Income Limits For a Four-Person Household		
		0-30% of Median Family Income	31-50% of Median Family Income	51-80% of Median Family Income
		30% of Median Family Income	Very Low Income	Low Income
Beaverhead	\$46,900	\$14,050	\$23,450	\$37,500
Big Horn	\$37,600	\$14,050	\$23,450	\$37,500
Blaine	\$37,100	\$14,050	\$23,450	\$37,500
Broadwater	\$43,400	\$14,050	\$23,450	\$37,500
Carbon	\$45,400	\$14,050	\$23,450	\$37,500
Carter	\$38,400	\$14,050	\$23,450	\$37,500
Cascade	\$47,800	\$14,050	\$23,450	\$37,500
Chouteau	\$38,500	\$14,050	\$23,450	\$37,500
Custer	\$46,600	\$14,050	\$23,450	\$37,500
Daniels	\$42,400	\$14,050	\$23,450	\$37,500
Dawson	\$46,600	\$14,050	\$23,450	\$37,500
Deer Lodge	\$43,100	\$14,050	\$23,450	\$37,500
Fallon	\$46,200	\$14,050	\$23,450	\$37,500
Fergus	\$44,000	\$14,050	\$23,450	\$37,500
Flathead	\$48,800	\$14,650	\$24,400	\$39,050
Gallatin	\$56,400	\$16,900	\$28,200	\$45,100
Garfield	\$37,000	\$14,050	\$23,450	\$37,500
Glacier	\$37,700	\$14,050	\$23,450	\$37,500
Golden Valley	\$42,500	\$14,050	\$23,450	\$37,500
Granite	\$40,300	\$14,050	\$23,450	\$37,500
Hill	\$45,800	\$14,050	\$23,450	\$37,500
Jefferson	\$58,000	\$17,400	\$29,000	\$46,400
Judith Basin	\$41,000	\$14,050	\$23,450	\$37,500
Lake	\$41,200	\$14,050	\$23,450	\$37,500
Lewis and Clark	\$56,200	\$16,850	\$28,100	\$44,950
Liberty	\$45,100	\$14,050	\$23,450	\$37,500
Lincoln	\$38,100	\$14,050	\$23,450	\$37,500
Madison	\$42,500	\$14,050	\$23,450	\$37,500
McCone	\$42,800	\$14,050	\$23,450	\$37,500
Meagher	\$40,800	\$14,050	\$23,450	\$37,500
Mineral	\$38,500	\$14,050	\$23,450	\$37,500
Missoula	\$54,000	\$16,200	\$27,000	\$43,200
Musselshell	\$38,800	\$14,050	\$23,450	\$37,500
Park	\$48,500	\$14,050	\$23,450	\$37,500
Petroleum	\$38,200	\$14,050	\$23,450	\$37,500
Phillips	\$44,600	\$14,050	\$23,450	\$37,500
Pondera	\$44,000	\$14,050	\$23,450	\$37,500
Powder River	\$41,700	\$14,050	\$23,450	\$37,500
Powell	\$42,800	\$14,050	\$23,450	\$37,500
Prairie	\$39,100	\$14,050	\$23,450	\$37,500
Ravalli	\$45,900	\$14,050	\$23,450	\$37,500
Richland	\$47,200	\$14,050	\$23,450	\$37,500
Roosevelt	\$33,600	\$14,050	\$23,450	\$37,500
Rosebud	\$49,600	\$14,050	\$23,450	\$37,500
Sanders	\$37,500	\$14,050	\$23,450	\$37,500
Sheridan	\$42,100	\$14,050	\$23,450	\$37,500
Silver Bow	\$47,600	\$14,300	\$23,800	\$38,100
Stillwater	\$54,900	\$17,650	\$29,450	\$47,100
Sweet Grass	\$46,000	\$14,050	\$23,450	\$37,500
Teton	\$44,500	\$14,050	\$23,450	\$37,500
Toole	\$47,800	\$14,350	\$23,900	\$38,250
Treasure	\$40,900	\$14,050	\$23,450	\$37,500
Valley	\$47,100	\$14,150	\$23,550	\$37,700
Wheatland	\$38,700	\$14,050	\$23,450	\$37,500
Wibaux	\$41,500	\$14,050	\$23,450	\$37,500
Yellowstone	\$53,800	\$16,150	\$26,950	\$43,100
<b>Montana Average</b>	<b>\$44,055</b>	<b>\$14,373</b>	<b>\$23,983</b>	<b>\$38,356</b>

**TABLE III.22**  
**MONTHLY COST BURDEN AND SEVERE COST BURDEN THRESHOLDS**

Based on HUD's Median Family Income (MFI) - Fiscal Year 2005

County	Monthly Cost Burden Thresholds - 30%				Monthly Severe Cost Burden Thresholds - 50%			
	Monthly 2005 MFI	For a Four-Person Household			Monthly 2005 MFI	For a Four-Person Household		
		0-30% MFI	31-50% MFI	51-80% MFI		0-30% MFI	31-50% MFI	51-80% MFI
Beaverhead	\$1,158	\$348	\$580	\$928	\$1,929	\$579	\$967	\$1,546
Big Horn	\$924	\$348	\$580	\$928	\$1,540	\$579	\$967	\$1,546
Blaine	\$920	\$348	\$580	\$928	\$1,533	\$579	\$967	\$1,546
Broadwater	\$1,078	\$348	\$580	\$928	\$1,796	\$579	\$967	\$1,546
Carbon	\$1,135	\$348	\$580	\$928	\$1,892	\$579	\$967	\$1,546
Carter	\$964	\$348	\$580	\$928	\$1,606	\$579	\$967	\$1,546
Cascade	\$1,181	\$348	\$580	\$928	\$1,969	\$579	\$967	\$1,546
Chouteau	\$956	\$348	\$580	\$928	\$1,594	\$579	\$967	\$1,546
Custer	\$1,153	\$348	\$580	\$928	\$1,921	\$579	\$967	\$1,546
Daniels	\$1,051	\$348	\$580	\$928	\$1,752	\$579	\$967	\$1,546
Dawson	\$1,151	\$348	\$580	\$928	\$1,919	\$579	\$967	\$1,546
Deer Lodge	\$1,066	\$348	\$580	\$928	\$1,777	\$579	\$967	\$1,546
Fallon	\$1,141	\$348	\$580	\$928	\$1,902	\$579	\$967	\$1,546
Fergus	\$1,086	\$348	\$580	\$928	\$1,810	\$579	\$967	\$1,546
Flathead	\$1,208	\$363	\$604	\$966	\$2,013	\$604	\$1,006	\$1,610
Gallatin	\$1,400	\$420	\$700	\$1,120	\$2,333	\$700	\$1,167	\$1,867
Garfield	\$910	\$348	\$580	\$928	\$1,517	\$579	\$967	\$1,546
Glacier	\$935	\$348	\$580	\$928	\$1,558	\$579	\$967	\$1,546
Golden Valley	\$1,050	\$348	\$580	\$928	\$1,750	\$579	\$967	\$1,546
Granite	\$996	\$348	\$580	\$928	\$1,660	\$579	\$967	\$1,546
Hill	\$1,136	\$348	\$580	\$928	\$1,894	\$579	\$967	\$1,546
Jefferson	\$1,441	\$433	\$721	\$1,154	\$2,402	\$721	\$1,202	\$1,923
Judith Basin	\$1,026	\$348	\$580	\$928	\$1,710	\$579	\$967	\$1,546
Lake	\$1,020	\$348	\$580	\$928	\$1,700	\$579	\$967	\$1,546
Lewis and Clark	\$1,394	\$419	\$698	\$1,116	\$2,323	\$698	\$1,163	\$1,860
Liberty	\$1,130	\$348	\$580	\$928	\$1,883	\$579	\$967	\$1,546
Lincoln	\$943	\$348	\$580	\$928	\$1,571	\$579	\$967	\$1,546
Madison	\$1,061	\$348	\$580	\$928	\$1,769	\$579	\$967	\$1,546
McCone	\$1,058	\$348	\$580	\$928	\$1,763	\$579	\$967	\$1,546
Meagher	\$1,003	\$348	\$580	\$928	\$1,671	\$579	\$967	\$1,546
Mineral	\$950	\$348	\$580	\$928	\$1,583	\$579	\$967	\$1,546
Missoula	\$1,336	\$401	\$669	\$1,070	\$2,227	\$669	\$1,115	\$1,783
Musselshell	\$958	\$348	\$580	\$928	\$1,596	\$579	\$967	\$1,546
Park	\$1,200	\$360	\$600	\$960	\$2,000	\$600	\$1,000	\$1,600
Petroleum	\$943	\$348	\$580	\$928	\$1,571	\$579	\$967	\$1,546
Phillips	\$1,101	\$348	\$580	\$928	\$1,835	\$579	\$967	\$1,546
Pondera	\$1,085	\$348	\$580	\$928	\$1,808	\$579	\$967	\$1,546
Powder River	\$1,025	\$348	\$580	\$928	\$1,708	\$579	\$967	\$1,546
Powell	\$1,059	\$348	\$580	\$928	\$1,765	\$579	\$967	\$1,546
Prairie	\$956	\$348	\$580	\$928	\$1,594	\$579	\$967	\$1,546
Ravalli	\$1,140	\$348	\$580	\$928	\$1,900	\$579	\$967	\$1,546
Richland	\$1,165	\$350	\$583	\$933	\$1,942	\$583	\$971	\$1,554
Roosevelt	\$830	\$348	\$580	\$928	\$1,383	\$579	\$967	\$1,546
Rosebud	\$1,239	\$373	\$620	\$993	\$2,065	\$621	\$1,033	\$1,654
Sanders	\$928	\$348	\$580	\$928	\$1,546	\$579	\$967	\$1,546
Sheridan	\$1,035	\$348	\$580	\$928	\$1,725	\$579	\$967	\$1,546
Silver Bow	\$1,181	\$355	\$591	\$946	\$1,969	\$592	\$985	\$1,577
Stillwater	\$1,473	\$441	\$736	\$1,178	\$2,454	\$735	\$1,227	\$1,963
Sweet Grass	\$1,146	\$348	\$580	\$928	\$1,910	\$579	\$967	\$1,546
Teton	\$1,091	\$348	\$580	\$928	\$1,819	\$579	\$967	\$1,546
Toole	\$1,183	\$355	\$591	\$946	\$1,971	\$592	\$985	\$1,577
Treasure	\$1,013	\$348	\$580	\$928	\$1,688	\$579	\$967	\$1,546
Valley	\$1,166	\$350	\$584	\$934	\$1,944	\$583	\$973	\$1,556
Wheatland	\$959	\$348	\$580	\$928	\$1,598	\$579	\$967	\$1,546
Wibaux	\$1,021	\$348	\$580	\$928	\$1,702	\$579	\$967	\$1,546
Yellowstone	\$1,346	\$404	\$674	\$1,078	\$2,244	\$673	\$1,123	\$1,796
<b>Montana Average</b>	<b>\$1,093</b>	<b>\$357</b>	<b>\$595</b>	<b>\$952</b>	<b>\$1,822</b>	<b>\$594</b>	<b>\$992</b>	<b>\$1,586</b>



Comparing these cost burden thresholds (Table III.22) to the monthly cost of housing (Table III.20), we get a picture of housing affordability:

<b>RENTERS</b>							
	Monthly Housing Cost for 3-Bdrm Rental	Monthly Cost Burden Threshold (30% of MFI)			Monthly Cost <b>Severe</b> Burden Threshold (50% of MFI)		
		0-30% MFI	31-50% MFI	51-80% MFI	0-30% MFI	31-50% MFI	51-80% MFI
Billings	\$863	\$404	\$673	\$1,076	\$673	\$1,121	\$1,794
Great Falls	\$799	\$359	\$598	\$956	\$598	\$996	\$1,594
Missoula	\$1,066	\$405	\$675	\$1,080	\$675	\$1,125	\$1,800
Montana Average	<b>\$713</b>	<b>\$330</b>	<b>\$551</b>	<b>\$881</b>	<b>\$551</b>	<b>\$918</b>	<b>\$1,469</b>

<b>OWNERS</b>							
	Monthly Housing Cost for 3-Bdrm Purchase	Monthly Cost Burden Threshold (30% of MFI)			Monthly Cost <b>Severe</b> Burden Threshold (50% of MFI)		
		0-30% MFI	31-50% MFI	51-80% MFI	0-30% MFI	31-50% MFI	51-80% MFI
Billings	\$1,509	\$404	\$673	\$1,076	\$673	\$1,121	\$1,794
Great Falls	\$1,504	\$359	\$598	\$956	\$598	\$996	\$1,594
Missoula	\$2,273	\$405	\$675	\$1,080	\$675	\$1,125	\$1,800
Montana Average	<b>\$1,213</b>	<b>\$330</b>	<b>\$551</b>	<b>\$881</b>	<b>\$551</b>	<b>\$918</b>	<b>\$1,469</b>

Cost burdens are based on median family income for a family of four. The cost burden thresholds are compared to a three-bedroom home, which would adequately accommodate a family of this size. If the monthly housing cost exceeds the cost burden threshold, a cost burden or severe cost burden exists, and housing is not affordable (i.e.: more than 30% or 50% of a household's income is spent on housing costs).

Looking at the table for **renters** above, the shaded numbers indicate that a family with incomes 50% or less of MFI could not afford to rent a three-bedroom unit without incurring a cost burden. Families with incomes 30% or less of MFI could not afford to rent a three-bedroom unit without incurring a **severe** cost burden.

Looking at the table for **owners** above, the shaded numbers indicate that a family with incomes 80% or less of MFI could not afford to purchase a three-bedroom unit without incurring a cost burden. Families with incomes 50% or less of MFI could not afford to purchase a three-bedroom unit without incurring a **severe** cost burden.

Looking at the tables above for the monthly **severe** cost burden category (50%), in Billings, only the "low-income" category (51-80% of MFI) could afford to purchase a three-bedroom home. The "very low-income" category (31-50% of MFI) could not afford to purchase adequate housing, and the "30% of MFI" category (extremely low-income) could not afford to rent or purchase adequate housing without incurring a severe cost burden.

These same types of comparisons can be made for other home sizes and areas.

## CHAS Data

A special tabulation of Census 2000 data, typically referred to as the “CHAS Data”<sup>6</sup>, tabulates the percentage of households by county that have a cost burden and the percentage households that have a severe cost burden. (Additional tabulations by household type for each county are contained in the appendix.)

Maps showing cost burden and severe cost burden for renter households and owner households follow.

Percent of Renters with a Cost Burden

Percent of Renters with a Severe Cost Burden

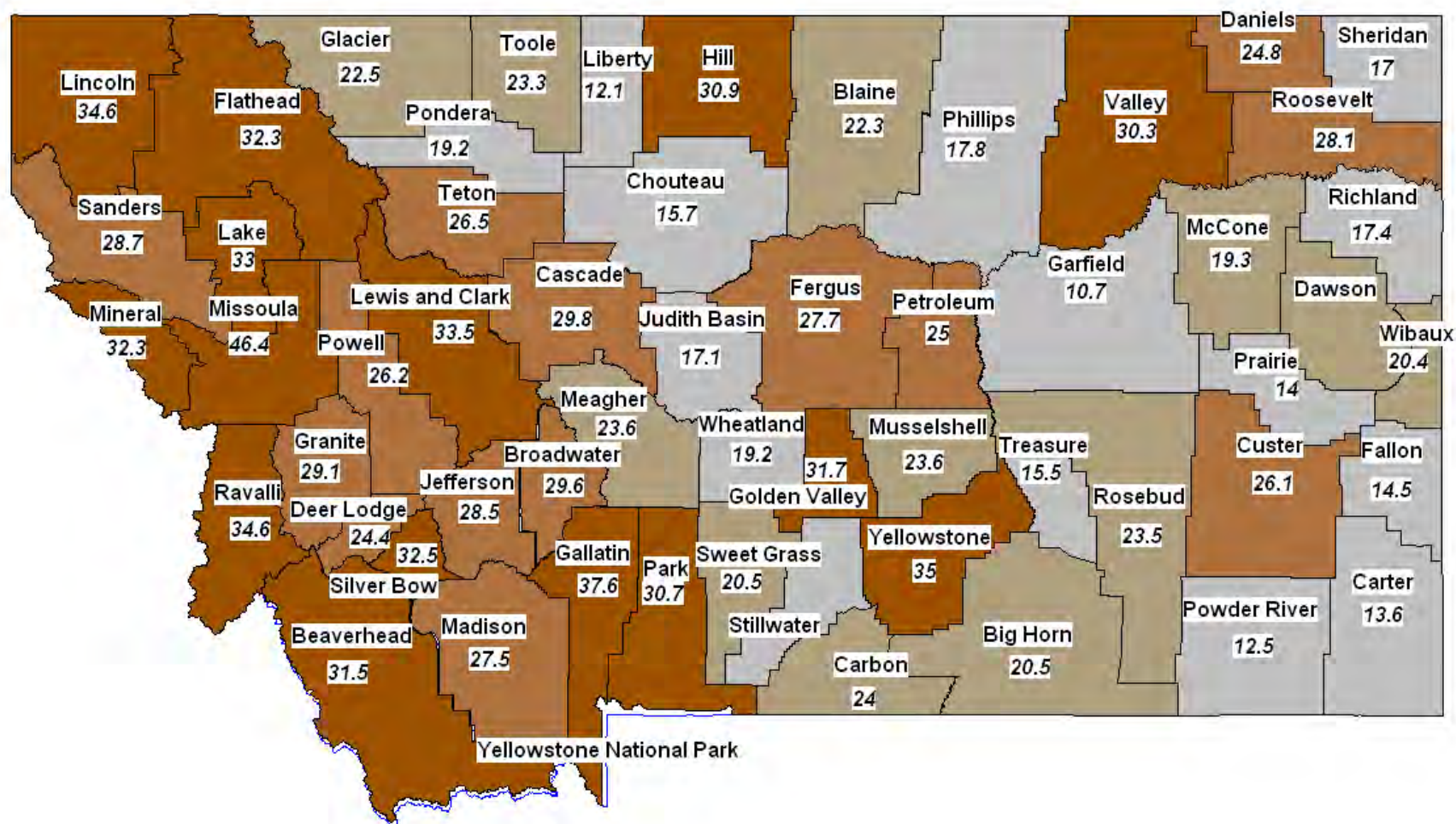
Percent of Owners with a Cost Burden

Percent of Owners with a Severe Cost Burden

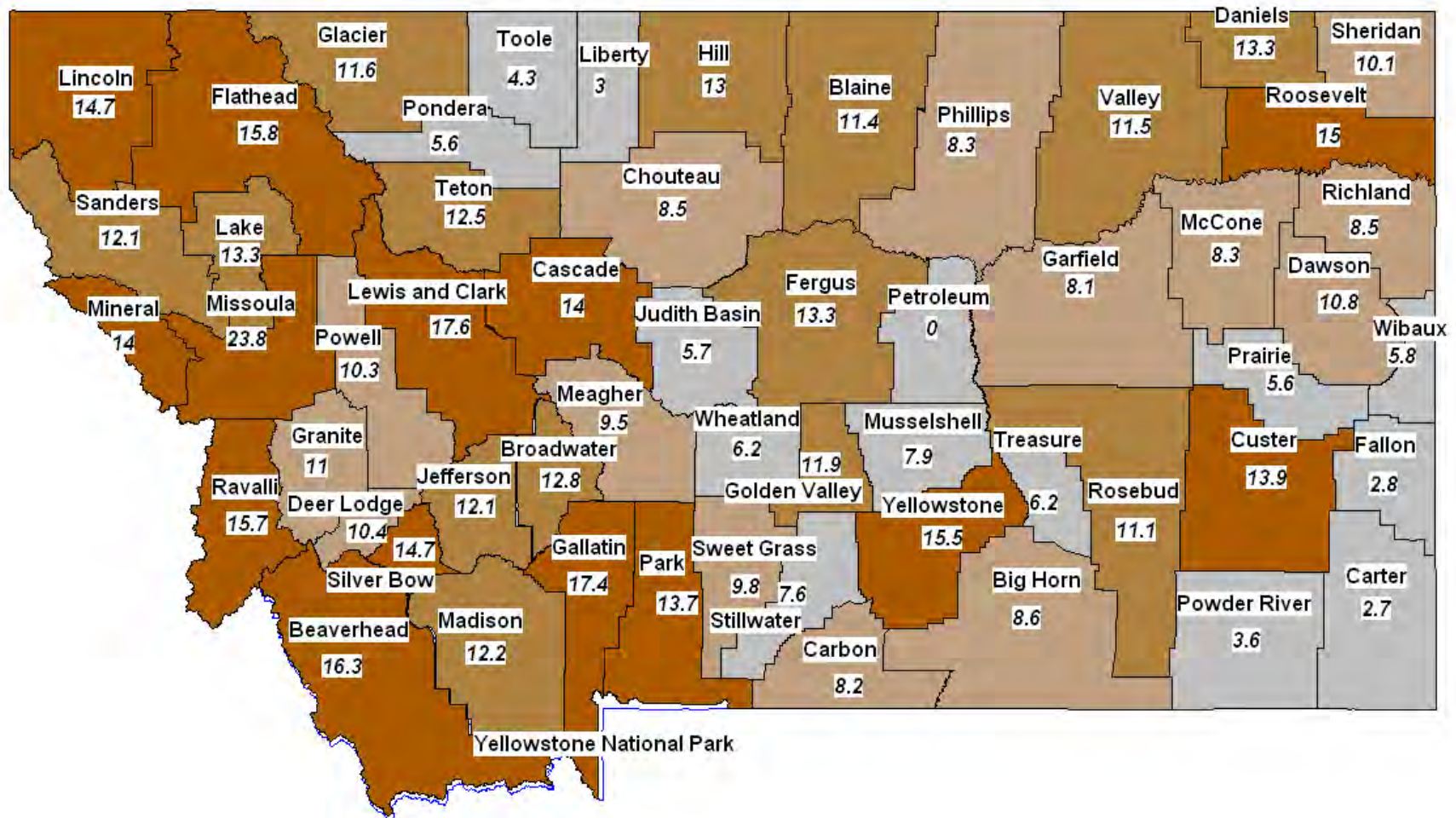
---

<sup>6</sup> “CHAS” refers to the Comprehensive Housing Affordability Strategy which is part of the National Affordability Housing Act of 1991.

## *Percent of Renter Households with a Cost Burden Census 2000*

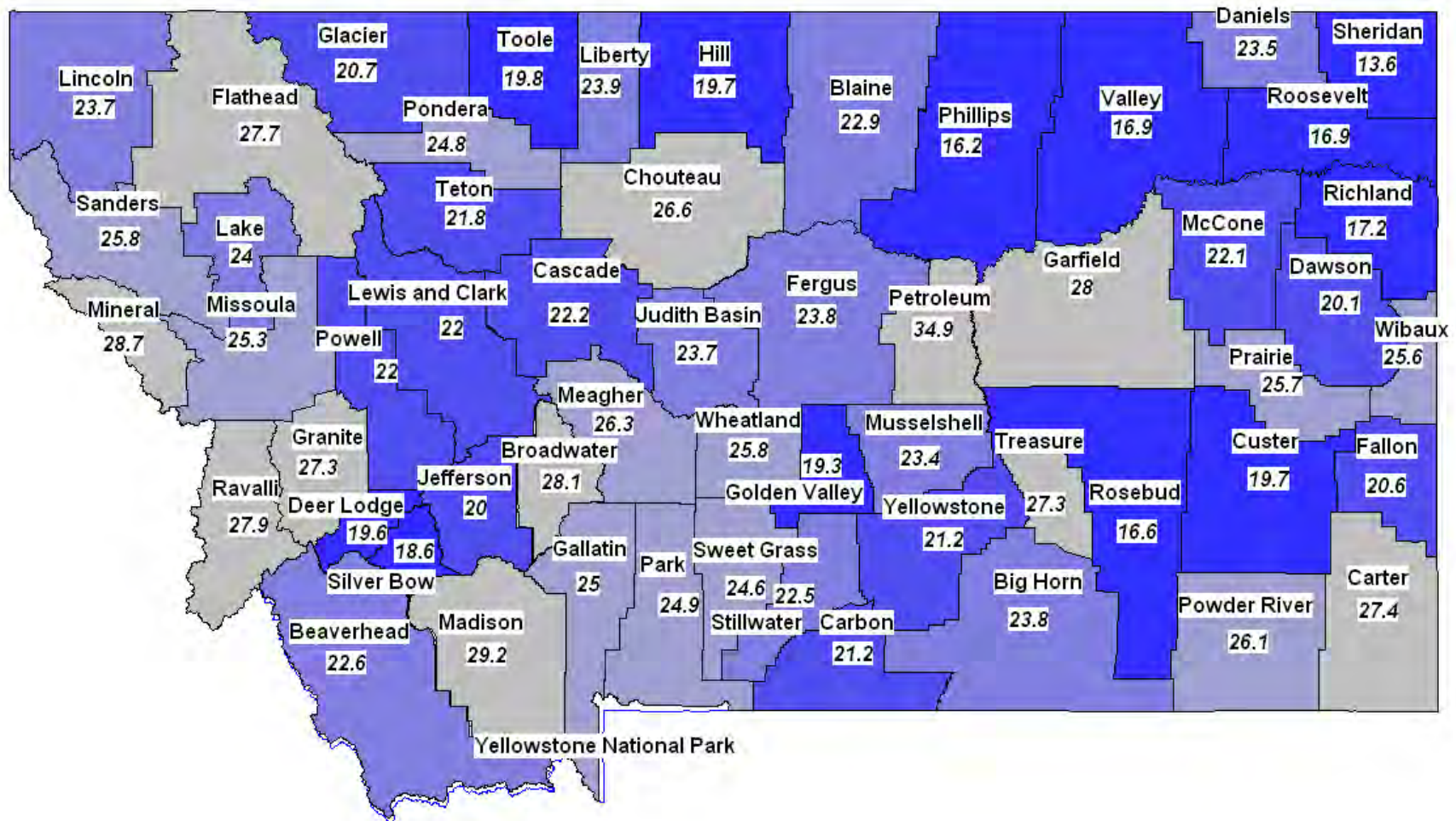


***Percent of Renter Households with Severe Cost Burden  
Census 2000***

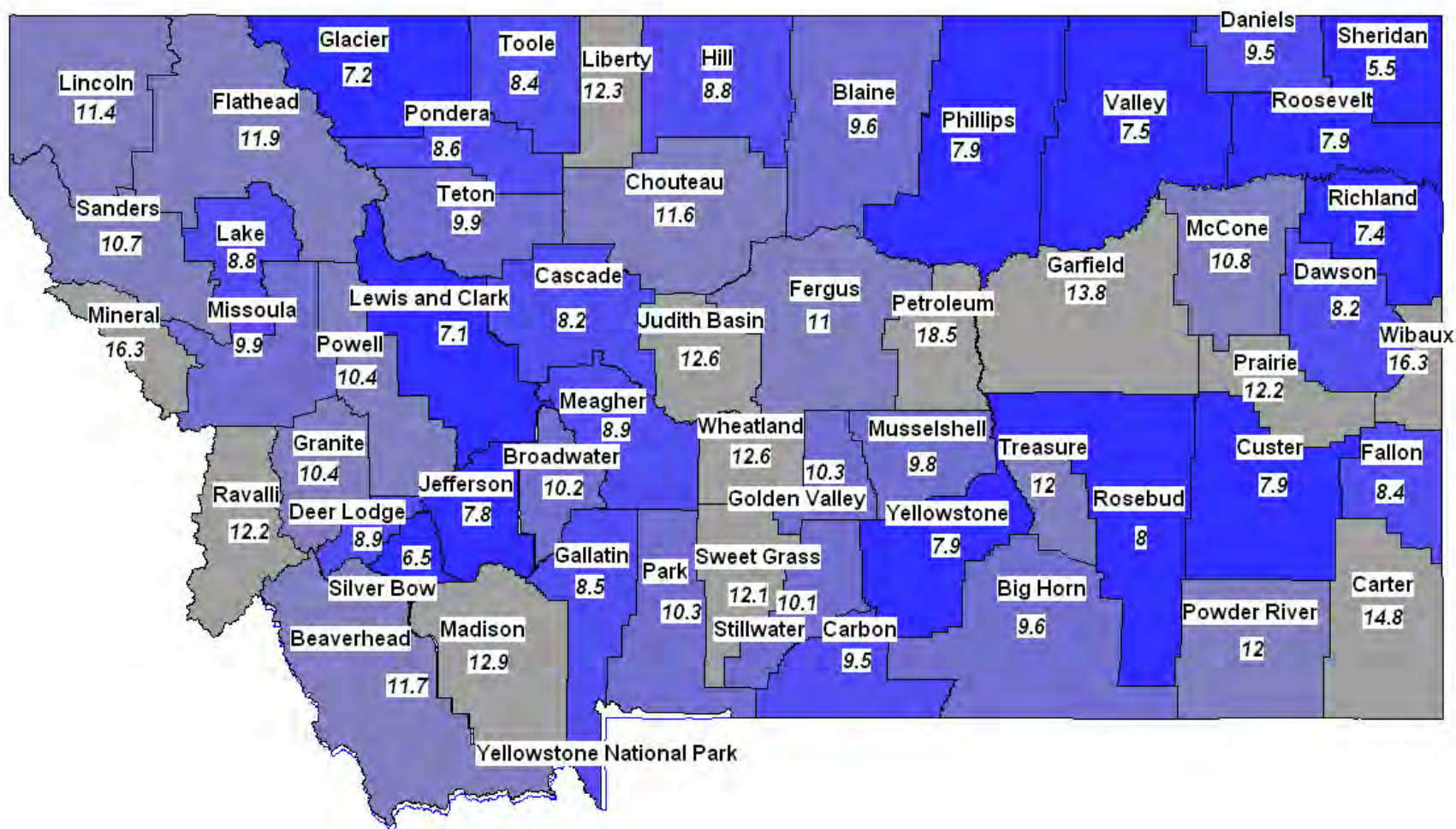




***Percent of Owner Households with a Cost Burden  
Census 2000***

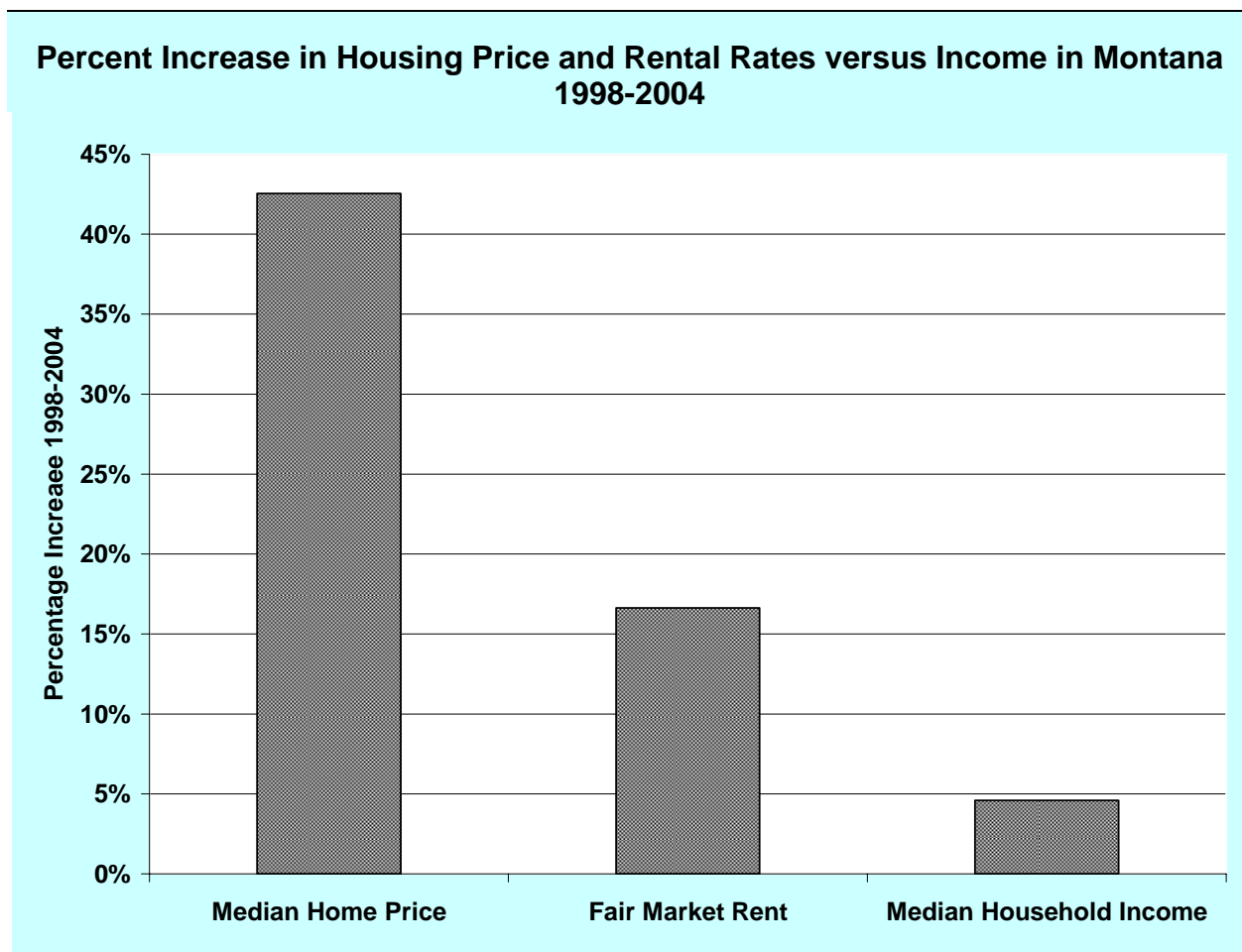


**Percent of Owner Households with a Severe Cost Burden  
Census 2000**



## SUMMARY

Affordability and attainability continue to be a concern for many households in Montana, not just low income families. Attainability considers whether a household is willing to pay up to 30% or more of its income for housing, and whether a household is able to obtain a 10% down payment or a rental deposit. The chart below compares the increase in the existing median housing price<sup>7</sup> to the increase in fair market rent<sup>8</sup> and finally the increase in median household income<sup>9</sup>.



Clearly, the median home price, and to a lesser degree, fair market rent, have increased much more than median household income, bringing attainability into question. The median home price has increased 43% from 1998 to 2003; the fair market rent has increased 11%, and median household income has increased 5%.

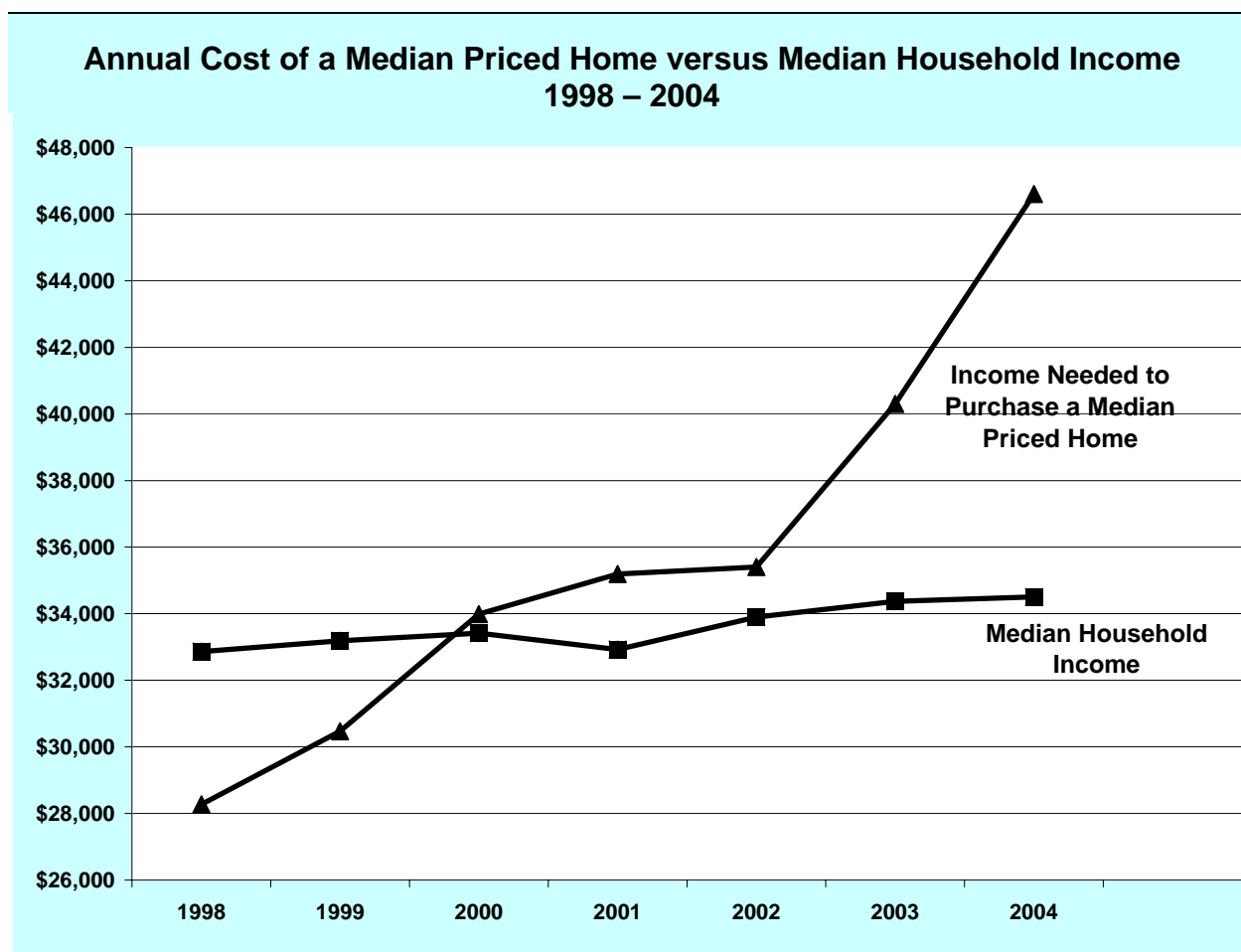
<sup>7</sup> From Montana Board of Housing annual "Price of Housing in Montana" report.

<sup>8</sup> HUD annual estimate; represents the amount where 60% of rents are above and 40% of rents are below for standard quality rental housing; includes utilities.

<sup>9</sup> Three year average median income from the U.S. Census Bureau.



The income required to purchase a home has been calculated using the existing median home price<sup>10</sup>, the average interest rate (6.05%), closing costs (2.3% of purchase price), property taxes (.0121 per \$1 of value), insurance costs (.067 per \$1 of value for homeowners insurance and .0065 per \$1 of value for PMI)<sup>11</sup>. Utility costs are not included for this analysis. The income required assumes a 10% down payment and 30% ratio of income to principal, interest, insurance and taxes. The down payment percentage and interest rate can change this calculation significantly. While interest rates have been historically low in the recent past, this has not always been the case. The lower interest rates have made homes more attainable for Montanans. Many loans allow a borrower to put down significantly less than 10%; however 10% is used for this calculation. Median household income is compared to the income required to purchase a home in the chart below.

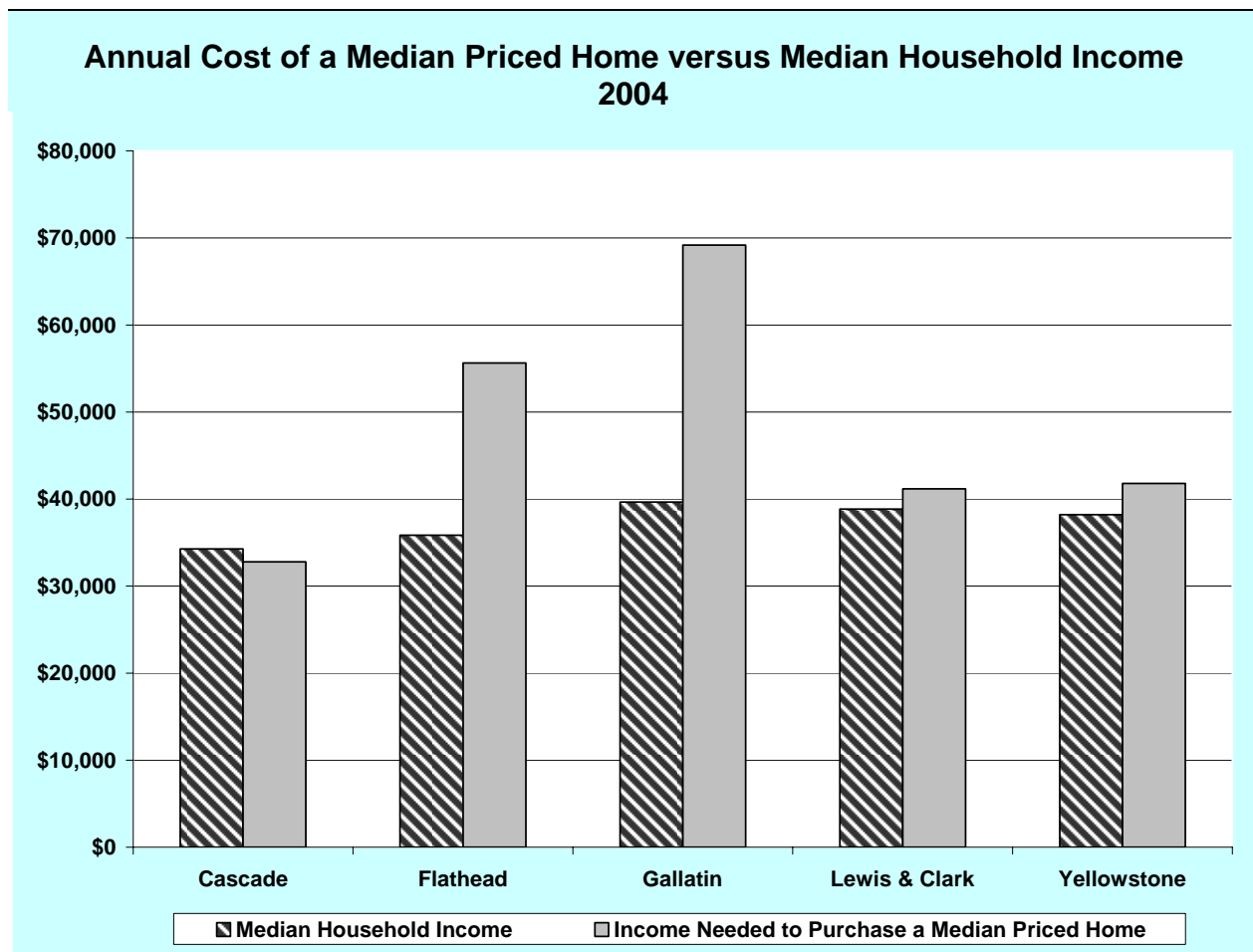


While the income required to purchase a home was almost \$5,000 less than the median household income in 1998, required income has risen at a much faster rate than median household income, and has surpassed median household income since 2000.

<sup>10</sup> See footnote 7.

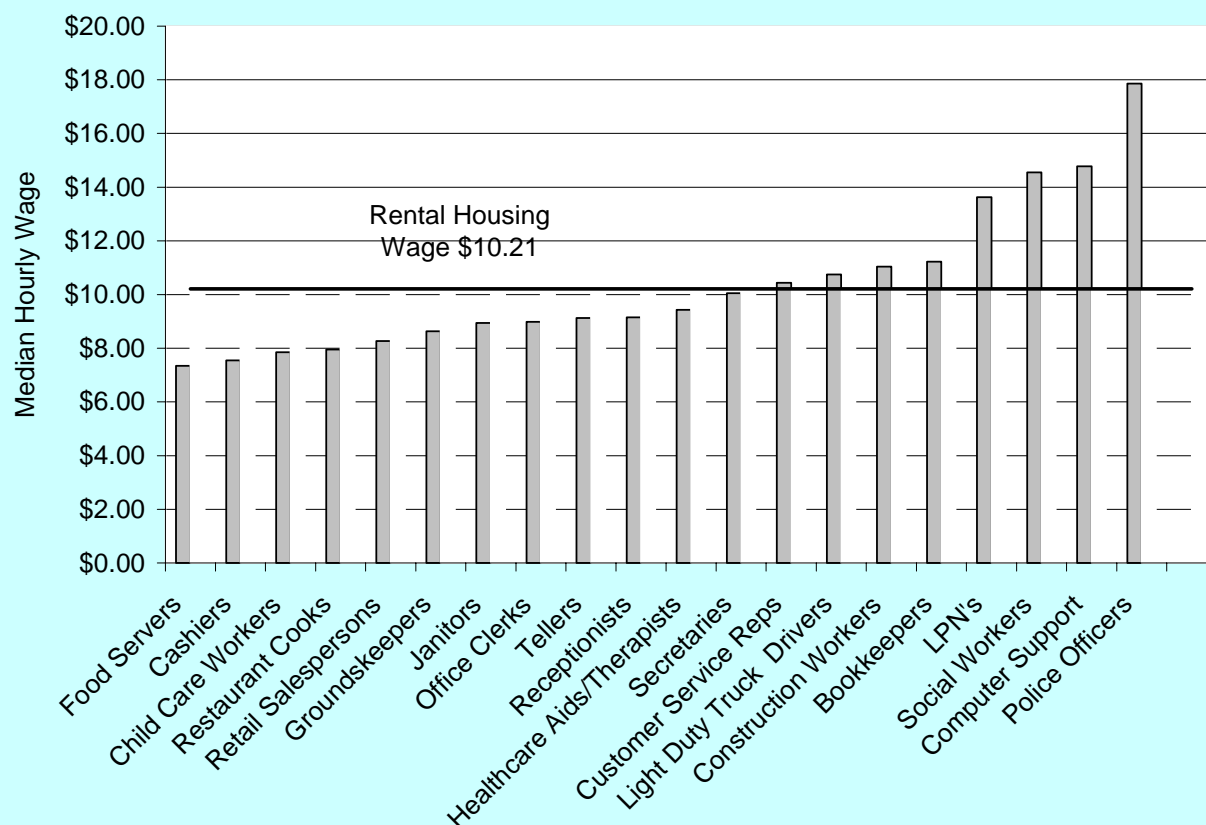
<sup>11</sup> Per survey of bankers and insurance agents conducted in July 2005.

The chart below compares the median income required to purchase a home to the median household income from the Census Bureau in selected counties around the state. The assumptions used for these calculations are the same as the preceding calculations.



Renters face a similar challenge. The cost of a three bedroom rental versus the wages of various occupations in Montana is compared in the chart on the next page.

**Housing Wage versus Median Wage of Selected Occupations  
2004**



The rental housing wage is calculated based on renting a two bedroom unit for \$531, including utilities.<sup>12</sup> Assuming a 52 week work year, a 40 hour work week, and a ratio of 30% of income to rental costs, the hourly wage needed to afford a two bedroom unit is \$10.21. Twelve out of the 20 occupations shown above earn an average hourly wage<sup>13</sup> less than the amount needed to afford rental housing.

Clearly, an opportunity exists to promote housing incentives to both median income and low income households throughout the state of Montana.

<sup>12</sup> See Table III.20.

<sup>13</sup> Average hourly wage for Montana from U.S. Bureau of Labor Statistics.